



Sudden Valley Community Association

360-734-6430

4 Clubhouse Circle Bellingham, WA 98229

www.suddenvalley.com

Finance Committee Regular Meeting

August 14th, 2024, 6:30 PM, REMOTE via Zoom

Call to Order

Land Acknowledgement & Anti-Racism Statement

Roll Call

Item 1) Adoption of Agenda

Item 2) Announcements

Item 3) Property Owner Comments – 15 minutes Total

Please note that comments are limited to 3 minutes per person

Item 4) Approval of July 24, 2024 Minutes

Item 5) Financial Report

5a. May 2024 Financial Statements

5b. June 2024 Financial Statements

Item 6) Continuing Business

6a. Operating Budget Discussion & Questions

6b. Capital Budget Discussion & Questions

Item 7) New Business

7a. Capital Request – Maintenance Shop Remodel Change Order

7b. Proposed 2024 Fees & Fines

Adjournment



Finance Committee

July 24nd, 2024

Minutes

DATE AND LOCATION: July 24, 2024 via Zoom

CALLED TO ORDER AT: 6:01 pm

AUDIENCE MEMBERS: Not Recorded

COMMITTEE MEMBERS PRESENT:

1. Laurie Robinson	4. Rob Gibbs	7.	
2. Karen Borchert	5.		
3. Mary Quinn	6.		

ATTENDING:

Staff Members: Jo Anne Jensen, Joel Heverling, Mike Brock, Greg Wadden

Call to Order

Director Robinson Called the meeting to order at 6:01 PM. Land Acknowledgement and Anti-Racism Statement was referenced as available on the website

1. Motion to Approve Agenda

Motion By: Karen Borchert		Seconded By:	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

2. Motion to Approve May 22, 2024 Minutes with the correction of both Operations and Capital budget discussion at Joint meeting in July

Motion By: Karen Borchert		Seconded By:	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

3. Announcements

July 25th will be the joint meeting of the BOD and Finance for the Operations and Capital Budget Presentation.

4. Property Owner Comments – None

5. New Business

5a. Move that Finance Committee recommend the SVCA Board of Directors approve the allocation of \$71,851.00 from CRRRF to install new fencing at the Adult Center, Area Z RV Storage Area, Turfcare Maintenance Shop, and to refurbish the Area Z RV Storage site.

Motion By: Director Robinson		Seconded By	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

Move that Finance Committee recommend the SVCA Board of Directors authorize the General Manager to execute SVCA’s standard construction contract with C & P Fencing with a not to exceed amount of \$62,089.13

Motion By: Director Robinson		Seconded By	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

Move that the Finance Committee recommend the SVCA Board of Directors authorize the Maintenance & Facilities Manager to utilize SVCA’s on-call contractor list, in conjunction with SVCA staff to refurbish the Area Z RV Storage site with a not to exceed amount of \$9,761.87.

Motion By: Director Robinson		Seconded By	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

5b. Move that the Finance Committee recommend the SVCA Board of Directors approve the purchase of a New John Deere ProGator 2030A and allocate \$52,093.44 from CRRRF.

Motion By: Director Robinson		Seconded By:	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

5C Move that the Finance Committee recommend the SVCA Board of Directors approve an additional \$31,321.35 in funding for capital project 9724.07, Adult Center HVAC Replacement.

Motion By: Director Robinson		Seconded By:	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

Move that the Finance Committee recommend the SVCA Board of Directors approve the transfer of \$40,000 from Operations to CRRRF.

Motion By: Director Robinson		Seconded By:	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

5d. Move that the Finance Committee recommend the SVCA Board of Directors approve the use of \$116,904.48 from funds currently obligated to project 9722.09, Barn 8 Refurbishment, to pay for the proposed phase 1 structural analysis..

Motion By: Director Robinson		Seconded By:	
Approved: X	Not Approved:	Tabled:	Died:
In Favor: 4	Against:	Abstained	

6. Discussion surrounding financial statements

Adjourned 7:03 pm

Sudden Valley Community Association

Sudden Valley Community Association
Balance Sheet
May 31, 2024 and December 31, 2023

	Unaudited** May 31, 2024	Unaudited** Dec 31, 2023	Inc / (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 745,026	\$ 678,244	\$ 66,782
Building Completion Deposit Fund	529,150	506,408	22,742
Member Receivables - Operations*	-	43,985	(43,985)
Other Receivables	17,077	16,560	517
Prepaid Expenses	18,073	70,215	(52,142)
Operating Lease ROU Assets	7,742	10,631	(2,889)
Inventory	5,732	5,659	73
Total Current Assets	1,322,800	1,331,702	(8,902)
Current Liabilities			
Accounts Payable	(73,379)	(226,676)	153,297
Accrued Vacation Liability	(74,946)	(64,195)	(10,751)
Accrued Payroll	-	(64,114)	64,114
Prepaid Assessments	(330,807)	(224,404)	(106,403)
Building Completion Deposits	(529,150)	(506,408)	(22,742)
Other Refundable Deposits	(7,896)	(5,896)	(2,000)
Operating Lease Liability	(7,742)	(10,631)	2,889
Prepaid Golf Memberships	-	(112,089)	112,089
Total Current Liabilities	(1,023,920)	(1,214,413)	190,493
Operating Reserve Funds			
Emergency Operating Cash	362,931	362,252	679
Undesignated Reserves Cash	332,314	306,265	26,049
Total Operating Reserve Funds	695,245	668,517	26,728
Net Operating Assets	\$ 994,125	\$ 785,806	\$ 208,320
CAPITAL			
Capital Current Assets			
CRRRF (Capital Repair & Replacement) Cash Fund	3,619,416	3,627,018	(7,602)
Roads Reserve Cash Fund	2,632,461	2,034,275	598,186
Board Density Reduction Cash Fund	87,779	87,688	91
Mailbox Cash Fund	137,061	126,445	10,616
CRRRF Capital Reserve Holding Cash	220,096	222,019	(1,923)
Mitigation Assignment of Savings Cash	49,748	49,688	60
LWWSD Assignment of Savings Cash	14,927	101,840	(86,913)
Member Receivables - Capital**	-	16,112	(16,112)
Total Capital Current Assets	6,761,488	6,265,085	496,403
Capital Fixed Assets			
Fixed Assets	15,516,995	15,373,162	143,833
Finance ROU Assets	104,046	136,464	(32,418)
Lots Held for Sale	236,456	236,456	-
Total Capital Assets	15,857,497	15,746,082	111,415
Long Term Liabilities			
CRRRF Loan 2022	(1,690,908)	(1,799,425)	108,516
Finance Leases	(80,926)	(106,596)	25,670
Total Long Term Liabilities	(1,771,834)	(1,906,021)	134,186
NET ASSETS	\$ 21,841,276	\$ 20,890,952	\$950,324
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	306,565	463,239	(156,674)
Net Income: Rec Special Assmt	-	(180,468)	180,468
Transfers Out from Operations to Capital	(105,600)	(32,799)	(72,801)
Current Year Net Income: Capital**	646,097	1,471,336	(825,239)
Transfers Into Capital from Operations	105,600	32,799	72,801
Retained Earnings**	5,232,892	4,950,121	282,771
Capital**	15,655,722	14,186,724	1,468,998
TOTAL MEMBER EQUITY	\$ 21,841,276	\$20,890,952	\$950,324

* The Association's internal policy is to write off any member receivables that are 30 days past due as bad debts for internal financial statement purposes. As per SVCA policy, Management continues to pursue collection of these receivables via all avenues allowed by Washington State laws. In addition, the Association records and bills finance charges on receivables that are thirty days past due at 1% per month. At May 31, 2024, and December 31, 2023, the balances of receivables written off were \$728,252 and \$623,674, respectively.

** Beginning with the 2020 year end audited financial statements, Accounting Standards Codification (ASC) 606 requires issued audited financial statements to reclassify unspent capital dues revenue, including related capital transfer fee collections, as a contract liability balance (unearned revenue), which is then reversed out in future years when capital dues/capital transfer fee collections are actually expended on capital related expenditures. This particular accounting standard change is only incorporated into the issued audited financial statements and is not factored into SVCA's internal monthly statements as it would obscure the reality of monthly capital dues/capital transfer fee revenues collected for internal monthly presentation purposes. See SVCA's 2020, 2021, and 2022 audited financial statements (2022 represents the most recently issued audited statements), which fully incorporate ASC 606 and comply with Generally Accepted Accounting Principals (GAAP).

**Sudden Valley Community Association
Income Statement Summary**

UNAUDITED	Current Month - May 2024			Year to Date - 5 Months Ending 5/31/2024			
	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Reserves	Operations Better / (Worse) Budget	Coll %	Capital Reserves**
REVENUE							
Current Year Dues & Assessments Income							
Dues & Assessments Income	222,585		230,752	1,113,770			1,154,725
Bad Debt Reserve	(1,087)		(2,156)	(29,329)			(25,525)
Net Current Year Assessment Income	221,498	10,216	228,596	1,084,441	28,024	97.4%	1,129,200
Bad Debt Recoveries - Prior Years			1,586				17,320
Golf Income	146,572	20,546	-	517,735	43,155		-
Marina Income	101,715	4,856	-	215,287	21,567		-
Rec Center & Pools Income	2,207	206	-	4,615	(1,436)		-
Legal & Collections Income	-	-	-	-	-		-
Other Income	18,146	12,197	-	60,521	34,259		-
Rental Income - Other	3,615	2,982	-	6,381	4,486		-
Area Z Rental Income	1,614	1,453	-	10,991	(450)		-
Lease Income	5,430	1,284	-	27,149	6,419		-
New Home Construction Fees	56,000	34,917	500	100,150	70,967		2,500
Capital Gain (Loss) on Sale of Assets	-	-	-	-	-		1,368
Investment Income	569	477	4,196	3,075	2,616		19,921
Total Revenue	557,366	89,134	234,878	2,030,345	209,607		1,170,309
EXPENSES							
Salaries & Benefits	180,542	12,028	-	873,094	35,218		-
Contracted & Professional Services	27,273	(10,499)	-	100,929	(42,523)		-
CC&Rs/ Mandates	47,333	(11,294)	-	206,006	(23,077)		-
Maintenance & Landscaping	41,362	(12,790)	-	176,453	28,844		-
Utilities	8,895	1,606	-	80,056	(2,713)		-
Administrative	19,436	(3,428)	-	74,244	(7,614)		-
Regulatory Compliance	4,511	3,299	-	104,137	(37,934)		-
Insurance Premiums	15,057	(826)	-	73,811	(2,653)		-
Other Expenses	-	84	-	-	417		-
Depreciation Expense	-	-	96,162	-	-		480,810
Interest expense	-	-	6,194	-	-		27,290
Total Expenses	344,409	(21,820)	102,356	1,688,730	(52,035)		508,100
Net Income (Loss)	212,957	67,314	132,522	341,615	157,572		662,209
Net UDR Activity for Operations							
Hazardous Tree Removal	-			(10,120)			
Net Income (Loss) with Board Approved UDR	212,957	67,314	132,522	331,495	157,572		662,209
Other Activity							
Net Other UDR Activity*	1,402			29,805			
AR Accrual - Prior Year Reversal	-		-	(43,985)			(16,112)
AR Accrual - Current Year	-		-	-			-
Vacation Liability Accrual	(20)			(10,750)			
Total Other Activity	1,382		-	(24,930)			(16,112)
Grand Total Activity	214,339	67,314	132,522	306,565	157,572		646,097

*Prior year recoveries for operations are deposited into the Undesignated Reserve Account (UDR).

**Refer to the last footnote on the Balance Sheet (prior page) for a discussion of Accounting Standards Codification (ASC) 606 and capital dues revenue collections.

Sudden Valley Community Association

Sudden Valley Community Association
Reserve Cash Balance & Activity
 5 Months Actual, 7 Months Projected

UNAUDITED

	Capital Reserve Funds						Operating Reserve Funds			
	CRRRF	Roads	CRRRF Capital Reserve Holding Cash	Board Density Reduction	Mailbox	Mitigation Assignment of Savings*	Total Capital Reserve Funds	Emergency Ops	UDR	Total Operating Reserve Funds
Net Available Cash 12/31/2023	3,627,018	2,034,275	222,019	87,688	126,445	151,528	\$ 6,248,973	362,252	306,265	\$ 668,517
Dues Received	557,164	576,063		-	10,374		1,143,601	-	47,105	47,105
Storm Water Mitigation Plan Fee		2,500					2,500			-
Investment Income	11,628	7,476	414	91	242	71	19,921	679	600	1,279
Sale of Assets	1,368			-			1,368			-
Board Approved Transfers	105,600						105,600			-
Mitigation Release	-	86,923				(86,923)	(0)			-
2024 Expenditures	(683,362)	(74,776)	(2,338)	-	-		(760,476)		(21,656)	(21,656)
Net Available Cash at 5/31/2024	3,619,416	2,632,461	220,096	87,779	137,061	64,675	\$ 6,761,488	362,931	332,314	\$ 695,245
7 Month Outlook										
Outlook - 2024 Dues (95% collections)	749,243	770,620			13,906		\$ 1,533,769			\$ -
Outlook - Prior Year Collections	11,606	11,937			215		23,758		22,909	22,909
CRRRF Loan Payments for year 2024	(194,273)						(194,273)			-
Obligated Expenses/Holdings	(1,715,585)	(1,445,317)	(220,096)			(64,675)	(3,445,673)		(104,948)	(104,948)
Net Usable Cash Balance 12/31/2024	2,470,406	1,969,701	-	87,779	151,182	-	\$ 4,679,068	362,931	250,275	\$ 613,206
Board Recommended Carryover Balance	(600,000)	(500,000)					\$ (1,100,000)			\$ -
Net Usable Cash 12/31/2024, After Recommendation	\$ 1,870,406	\$ 1,469,701	\$ -	\$ 87,779	\$ 151,182	\$ -	\$ 3,579,068	\$ 362,931	\$ 250,275	\$ 613,206
Net Current Year Cash Increase (Decrease)	(1,156,612)	(64,574)	(222,019)	91	24,737	(151,528)	\$ (1,569,905)	679	(55,990)	\$ (55,311)

*Note, when mitigation period has ended, unspent funds will be returned to the source account, Roads and CRRRF.

Sudden Valley Community Association

Sudden Valley Community Association
 Operations - By Department
 May 1, 2024 to May 31, 2024
 CURRENT MONTH

Whole \$

UNAUDITED

Department	Actual Revenue	Revenue B / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)*	Net Income / (Loss) *	Net B / (W)*
ACC / Security	64,208	42,896	-	7,099	31,931	(6,496)	32,277	43,499
Accounting	3,082	1,849	28,588	(418)	3,900	3,188	(29,406)	4,619
Administration	159	(494)	33,119	3,012	11,944	(4,247)	(44,904)	(1,729)
Common Costs	4,458	1,199	-	-	38,583	(13,373)	(34,125)	(12,174)
Facilities	7,044	2,737	3,677	550	4,390	13,078	(1,023)	16,365
Maintenance	-	-	31,136	1,065	9,744	(6,065)	(40,880)	(5,000)
Subtotal	78,951	48,187	96,520	11,308	100,492	(13,915)	(118,061)	45,580
Golf	146,572	20,546	65,029	1,718	39,033	(10,681)	42,510	11,583
Marina	104,523	6,997	-	-	2,050	38	102,473	7,035
Rec/ Pools/ Parks	5,822	3,188	18,993	(998)	22,292	(9,290)	(35,463)	(7,100)
Subtotal	256,917	30,731	84,022	720	63,375	(19,933)	109,520	11,518
Subtotal Operations before Ops Dues	335,868	78,918	180,542	12,028	163,867	(33,848)	(8,541)	57,098
Ops Dues Earned	222,585						222,585	
Curr Yr Bad Debts Activity	(1,087)						(1,087)	
Net Ops Dues	<u>221,498</u>	<u>10,216</u>					<u>221,498</u>	<u>10,216</u>
Net Operations	557,366	89,134	180,542	12,028	163,867	(33,848)	212,957	67,314
Net BOD Approved UDR Activity for Operations								
Hazardous Tree Removal	-		-		-		-	
Net Operations with Board Approved UDR	557,366	89,134	180,542	12,028	163,867	(33,848)	212,957	67,314
Other Operating Activity								
UDR Activity	7,716				6,314		1,402	
AR Accrual - Prior Year Reversal	-				-		-	
AR Accrual - Current Year	-				-		-	
Vacation Liability Accrual	-				20		(20)	
Total Other Operating Activity	<u>7,716</u>				<u>6,334</u>		<u>1,382</u>	
Grand Total Operations Activity	565,082	89,134	180,542	12,028	170,201	(33,848)	214,339	67,314

* Excludes Depreciation

B / (W) = Better / (Worse) Than Budget

Sudden Valley Community Association

Sudden Valley Community Association
 Operations - By Department
 January 1, 2024 to May 31, 2024
 YEAR TO DATE

Whole \$

UNAUDITED

<u>Department</u>	<u>Actual Revenue</u>	<u>Revenue B / (W)</u>	<u>Actual Salary Benefits</u>	<u>Salary & Benefits B / (W)</u>	<u>Actual Other Expense *</u>	<u>Other Exp B / (W)*</u>	<u>Net Income / (Loss) *</u>	<u>Net B / (W)*</u>
ACC / Security	127,110	96,781	-	35,494	228,666	(82,153)	(101,556)	50,122
Accounting	9,960	3,795	142,396	(1,537)	21,402	(4,284)	(153,838)	(2,026)
Administration	653	(465)	176,779	3,893	47,186	(9,849)	(223,312)	(6,421)
Common Costs	22,015	5,724	-	-	189,137	(31,590)	(167,122)	(25,866)
Facilities	38,139	5,968	18,709	2,426	63,923	33,794	(44,493)	42,188
Maintenance	-	-	163,165	(862)	24,006	18,067	(187,171)	17,205
Subtotal	197,877	111,803	501,049	39,414	574,320	(76,015)	(877,492)	75,202
Golf	517,735	43,155	300,187	(3,269)	187,557	(13,632)	29,991	26,254
Marina	219,295	23,575	-	-	5,479	3,533	213,816	27,108
Rec/ Pools/ Parks	10,996	3,050	71,858	(927)	48,279	(1,139)	(109,141)	984
Subtotal	748,026	69,780	372,045	(4,196)	241,315	(11,238)	134,666	54,346
Subtotal Operations before Ops Dues	945,903	181,583	873,094	35,218	815,635	(87,253)	(742,826)	129,548
Ops Dues Earned	1,113,770						1,113,770	
Curr Yr Bad Debts Activity	(29,329)						(29,329)	
Net Ops Dues	<u>1,084,441</u>	<u>28,024</u>					<u>1,084,441</u>	<u>28,024</u>
Net Operations	<u>2,030,344</u>	<u>209,607</u>	<u>873,094</u>	<u>35,218</u>	<u>815,635</u>	<u>(87,253)</u>	<u>341,615</u>	<u>157,572</u>
Net BOD Approved UDR Activity for Operations								
Hazardous Tree Removal	-		-		10,120		(10,120)	
Net Operations with Board Approved UDR	<u>2,030,344</u>	<u>209,607</u>	<u>873,094</u>	<u>35,218</u>	<u>825,755</u>	<u>(87,253)</u>	<u>331,495</u>	<u>157,572</u>
Other Operating Activity								
UDR Activity	41,620				11,815		29,805	
AR Accrual - Prior Year Reversal	(43,985)				-		(43,985)	
AR Accrual - Current Year	-				-		-	
Vacation Liability Accrual	-				10,750		(10,750)	
Total Other Operating Activity	<u>(2,365)</u>				<u>22,565</u>		<u>(24,930)</u>	
Grand Total Operations Activity	<u>2,027,979</u>	<u>209,607</u>	<u>873,094</u>	<u>35,218</u>	<u>848,320</u>	<u>(87,253)</u>	<u>306,565</u>	<u>157,572</u>

* Excludes Depreciation

B / (W) = Better / (Worse) Than Budget

Sudden Valley Community Association

SUDDEN VALLEY COMMUNITY ASSOCIATION - LOTS & DUES ANALYSIS 2024

	SVCA Owned Lots																											LLE & CTB	Dues Exempt	Total Non Billable Lots	Total All Lots			
	Actual Year Prepaid			Actual Current			Actual 1 Mth Due		Actual 2 Mth Due		Actual 3 Mth Due		Actual 4+ Mth Due		Pmt Plans		Total Prepaid & Current			Total Not Current			Total Billable Lots			Restricted								
	Vac	Dev	Total	Vac	Dev	Total	Vac	Dev	Vac	Dev	Vac	Dev	Vac	Dev	Vac	Dev	Vac	Dev	Total	Vac	Dev	Total	Vac	Dev	Total	Perm	WD10					Avail.	Total	
Jan	20	96	116	301	2,517	2,818	24	62	5	13	1	11	16	40	1	14	321	2,613	2,934	47	140	187	368	2,753	3,121	774	0	3	777	737	6	1,520	4,641	
Feb	22	104	126	303	2,508	2,811	14	59	10	22	3	6	15	42	1	12	325	2,612	2,937	43	141	184	368	2,753	3,121	774	0	3	777	737	6	1,520	4,641	
Mar	23	114	137	307	2,510	2,817	11	57	4	9	4	7	17	44	1	12	330	2,624	2,954	37	129	166	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
Apr	27	121	148	308	2,532	2,840	5	31	4	13	1	4	21	38	1	14	335	2,653	2,988	32	100	132	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
May	28	123	151	304	2,508	2,812	13	58	3	11	0	6	18	34	1	13	332	2,631	2,963	35	122	157	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
Jun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

LLE = Lot Line Eraser
 CTB = Covenant to Bind

Sudden Valley Community Association

Sudden Valley Community Association
Balance Sheet
June 30, 2024 and December 31, 2023

	Unaudited** Jun 30, 2024	Unaudited** Dec 31, 2023	Inc / (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 696,661	\$ 678,244	\$ 18,417
Building Completion Deposit Fund	679,480	506,408	173,072
Member Receivables - Operations*	-	43,985	(43,985)
Other Receivables	17,800	16,560	1,240
Prepaid Expenses	166,081	70,215	95,866
Operating Lease ROU Assets	7,399	10,631	(3,232)
Inventory	5,845	5,659	187
Total Current Assets	1,573,266	1,331,702	241,565
Current Liabilities			
Accounts Payable	(92,778)	(226,676)	133,898
Accrued Vacation Liability	(77,588)	(64,195)	(13,393)
Accrued Payroll	-	(64,114)	64,114
Prepaid Assessments	(282,370)	(224,404)	(57,966)
Building Completion Deposits	(679,480)	(506,408)	(173,072)
Other Refundable Deposits	(8,796)	(5,896)	(2,900)
Operating Lease Liability	(7,399)	(10,631)	3,232
Prepaid Golf Memberships	-	(112,089)	112,089
Total Current Liabilities	(1,148,411)	(1,214,413)	66,002
Operating Reserve Funds			
Emergency Operating Cash	363,065	362,252	813
Undesignated Reserves Cash	315,224	306,265	8,959
Total Operating Reserve Funds	678,289	668,517	9,772
Net Operating Assets	\$ 1,103,144	\$ 785,806	\$ 317,339
CAPITAL			
Capital Current Assets			
CRRRF (Capital Repair & Replacement) Cash Fund	3,662,708	3,627,018	35,690
Roads Reserve Cash Fund	2,488,864	2,034,275	454,589
Board Density Reduction Cash Fund	87,797	87,688	109
Mailbox Cash Fund	139,157	126,445	12,712
CRRRF Capital Reserve Holding Cash	220,177	222,019	(1,842)
Mitigation Assignment of Savings Cash	49,760	49,688	72
LWWSD Assignment of Savings Cash	14,931	101,840	(86,909)
Member Receivables - Capital**	-	16,112	(16,112)
Total Capital Current Assets	6,663,394	6,265,085	398,309
Capital Fixed Assets			
Fixed Assets	15,611,464	15,373,162	238,302
Finance ROU Assets	97,563	136,464	(38,901)
Lots Held for Sale	236,456	236,456	-
Total Capital Assets	15,945,483	15,746,082	199,401
Long Term Liabilities			
CRRRF Loan 2022	(1,669,079)	(1,799,425)	130,345
Finance Leases	(75,736)	(106,596)	30,860
Total Long Term Liabilities	(1,744,816)	(1,906,021)	161,205
NET ASSETS	\$ 21,967,205	\$ 20,890,952	\$1,076,253
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	412,234	463,239	(51,005)
Net Income: Rec Special Assmt	-	(180,468)	180,468
Transfers Out from Operations to Capital	(105,600)	(32,799)	(72,801)
Current Year Net Income: Capital**	666,357	1,471,336	(804,979)
Transfers Into Capital from Operations	105,600	32,799	72,801
Retained Earnings**	5,232,892	4,950,121	282,771
Capital**	15,655,722	14,186,724	1,468,998
TOTAL MEMBER EQUITY	\$ 21,967,205	\$20,890,952	\$1,076,253

* The Association's internal policy is to write off any member receivables that are 30 days past due as bad debts for internal financial statement purposes. As per SVCA policy, Management continues to pursue collection of these receivables via all avenues allowed by Washington State laws. In addition, the Association records and bills finance charges on receivables that are thirty days past due at 1% per month. At June 30, 2024, and December 31, 2023, the balances of receivables written off were \$739,217 and \$623,674, respectively.

** Beginning with the 2020 year end audited financial statements, Accounting Standards Codification (ASC) 606 requires issued audited financial statements to reclassify unspent capital dues revenue, including related capital transfer fee collections, as a contract liability balance (unearned revenue), which is then reversed out in future years when capital dues/capital transfer fee collections are actually expended on capital related expenditures. This particular accounting standard change is only incorporated into the issued audited financial statements and is not factored into SVCA's internal monthly statements as it would obscure the reality of monthly capital dues/capital transfer fee revenues collected for internal monthly presentation purposes. See SVCA's 2020, 2021, and 2022 audited financial statements (2022 represents the most recently issued audited statements), which fully incorporate ASC 606 and comply with Generally Accepted Accounting Principals (GAAP).

Sudden Valley Community Association

**Sudden Valley Community Association
Income Statement Summary**

<u>UNAUDITED</u>	Current Month - June 2024			Year to Date - 6 Months Ending 6/30/2024			
	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Reserves	Operations Better / (Worse) Budget	Coll %	Capital Reserves**
REVENUE							
Current Year Dues & Assessments Income							
Dues & Assessments Income	222,694		230,828	1,336,463			1,385,553
Bad Debt Reserve	(9,548)		(5,397)	(38,876)			(30,922)
Net Current Year Assessment Income	213,146	1,862	225,431	1,297,587	29,886	97.1%	1,354,631
Bad Debt Recoveries - Prior Years			3,486				20,842
Golf Income	191,820	28,658	-	709,555	71,813		-
Marina Income	14,959	14,959	-	230,246	36,526		-
Rec Center & Pools Income	7,289	3,893	-	11,903	2,456		-
Legal & Collections Income	-	-	-	-	-		-
Other Income	8,912	(5,536)	-	69,434	28,724		-
Rental Income - Other	1,619	(2,296)	-	8,000	2,190		-
Area Z Rental Income	139	36	-	11,129	(415)		-
Lease Income	5,330	1,184	-	32,478	7,602		-
New Home Construction Fees	57,200	18,695	-	157,350	89,662		2,500
Capital Gain (Loss) on Sale of Assets	-	-	-	-	-		1,368
Investment Income	721	629	4,140	3,796	3,246		24,062
Total Revenue	501,135	62,084	233,057	2,531,478	271,690		1,403,403
EXPENSES							
Salaries & Benefits	196,734	13,577	-	1,069,827	48,796		-
Contracted & Professional Services	24,050	(7,300)	-	124,980	(49,824)		-
CC&Rs/ Mandates	48,351	(12,301)	-	254,356	(35,377)		-
Maintenance & Landscaping	37,016	3,514	-	213,470	32,353		-
Utilities	27,169	(1,818)	-	107,225	(4,531)		-
Administrative	18,711	(6,796)	-	92,954	(14,409)		-
Regulatory Compliance	6,816	(2,797)	-	110,952	(40,728)		-
Insurance Premiums	16,255	(2,024)	-	90,066	(4,676)		-
Other Expenses	-	83	-	-	500		-
Depreciation Expense	-	-	206,910	-	-		687,720
Interest expense	-	-	5,925	-	-		33,214
Total Expenses	375,102	(15,862)	212,835	2,063,830	(67,896)		720,934
Net Income (Loss)	126,033	46,222	20,222	467,648	203,794		682,469
Net UDR Activity for Operations							
Firewise	(5,734)			(5,734)			
Hazardous Tree Removal	(12,922)			(23,042)			
GM Recruiting Search	(6,167)			(6,167)			
Net Income (Loss) with Board Approved UDR	101,210	46,222	20,222	432,705	203,794		682,469
Other Activity							
Net Other UDR Activity*	7,101			36,907			
AR Accrual - Prior Year Reversal	-		-	(43,985)			(16,112)
AR Accrual - Current Year	-		-	-			-
Vacation Liability Accrual	(2,642)			(13,393)			
Total Other Activity	4,459		-	(20,471)			(16,112)
Grand Total Activity	105,669	46,222	20,222	412,234	203,794		666,357

*Prior year recoveries for operations are deposited into the Undesignated Reserve Account (UDR).

**Refer to the last footnote on the Balance Sheet (prior page) for a discussion of Accounting Standards Codification (ASC) 606 and capital dues revenue collections.

Sudden Valley Community Association

Sudden Valley Community Association
Reserve Cash Balance & Activity
 6 Months Actual, 6 Months Projected

UNAUDITED

	Capital Reserve Funds						Operating Reserve Funds			
	CRRRF	Roads	CRRRF Capital Reserve Holding Cash	Board Density Reduction	Mailbox	Mitigation Assignment of Savings*	Total Capital Reserve Funds	Emergency Ops	UDR	Total Operating Reserve Funds
Net Available Cash 12/31/2023	3,627,018	2,034,275	222,019	87,688	126,445	151,528	\$ 6,248,973	362,252	306,265	\$ 668,517
Dues Received	666,210	690,577		-	12,421		1,369,207	-	55,533	55,533
Storm Water Mitigation Plan Fee		2,500					2,500			-
Investment Income	13,907	9,172	496	109	291	87	24,062	813	720	1,533
Sale of Assets	1,368			-			1,368			-
Board Approved Transfers	105,600						105,600			-
Mitigation Release	-	86,923				(86,923)	-			-
2024 Expenditures	(751,395)	(334,583)	(2,338)	-	-		(1,088,316)		(47,294)	(47,294)
Net Available Cash at 6/30/2024	3,662,708	2,488,864	220,177	87,797	139,157	64,691	\$ 6,663,394	363,065	315,224	\$ 678,289
6 Month Outlook										
Outlook - 2024 Dues (95% collections)	642,208	660,532			11,919		\$ 1,314,659			\$ -
Outlook - Prior Year Collections	9,948	10,231			185		20,364		19,636	19,636
CRRRF Loan Payments for year 2024	(166,520)						(166,520)			-
Obligated Expenses/Holdings	(1,675,304)	(1,185,512)	(220,177)			(64,691)	(3,145,685)		(112,975)	(112,975)
Net Usable Cash Balance 12/31/2024	2,473,040	1,974,115	-	87,797	151,261	-	\$ 4,686,213	363,065	221,886	\$ 584,951
Board Recommended Carryover Balance	(600,000)	(500,000)					\$ (1,100,000)			\$ -
Net Usable Cash 12/31/2024, After Recommendation	\$ 1,873,040	\$ 1,474,115	\$ -	\$ 87,797	\$ 151,261	\$ -	\$ 3,586,213	\$ 363,065	\$ 221,886	\$ 584,951
Net Current Year Cash Increase (Decrease)	(1,153,978)	(60,160)	(222,019)	109	24,816	(151,528)	\$ (1,562,760)	813	(84,379)	\$ (83,566)

*Note, when mitigation period has ended, unspent funds will be returned to the source account, Roads and CRRRF.

Sudden Valley Community Association

Sudden Valley Community Association
 Operations - By Department
 June 1, 2024 to June 30, 2024
 CURRENT MONTH

Whole \$

UNAUDITED

Department	Actual Revenue	Revenue B / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)*	Net Income / (Loss) *	Net B / (W)*
ACC / Security	57,400	18,666	-	7,097	25,345	1,959	32,055	27,722
Accounting	3,435	(6,690)	28,330	(162)	7,478	(1,770)	(32,373)	(8,622)
Administration	1,436	1,176	37,879	(1,748)	14,953	(8,427)	(51,396)	(8,999)
Common Costs	3,562	304	-	-	40,206	(14,997)	(36,644)	(14,693)
Facilities	5,468	1,219	3,772	455	15,577	1,145	(13,881)	2,819
Maintenance	-	-	27,832	2,148	13,346	(9,009)	(41,178)	(6,861)
Subtotal	71,301	14,675	97,813	7,790	116,905	(31,099)	(143,417)	(8,634)
Golf	191,820	28,658	66,469	5,426	36,590	7,789	88,761	41,873
Marina	15,959	15,292	-	-	4,049	(2,676)	11,910	12,616
Rec/ Pools/ Parks	8,908	1,597	32,452	361	20,823	(3,453)	(44,367)	(1,495)
Subtotal	216,687	45,547	98,921	5,787	61,462	1,660	56,304	52,994
Subtotal Operations before Ops Dues	287,988	60,222	196,734	13,577	178,367	(29,439)	(87,113)	44,360
Ops Dues Earned	222,694						222,694	
Curr Yr Bad Debts Activity	(9,548)						(9,548)	
Net Ops Dues	<u>213,146</u>	<u>1,862</u>					<u>213,146</u>	<u>1,862</u>
Net Operations	501,134	62,084	196,734	13,577	178,367	(29,439)	126,033	46,222
Net BOD Approved UDR Activity for Operations								
Firewise	-		-		5,734		(5,734)	
Hazardous Tree Removal	-		-		12,922		(12,922)	
GM Recruiting Search	-		-		6,167		(6,167)	
Net Operations with Board Approved UDR	501,134	62,084	196,734	13,577	203,190	(29,439)	101,210	46,222
Other Operating Activity								
UDR Activity	7,883				782		7,101	
AR Accrual - Prior Year Reversal	-				-		-	
AR Accrual - Current Year	-				-		-	
Vacation Liability Accrual	-				2,642		(2,642)	
Total Other Operating Activity	<u>7,883</u>				<u>3,424</u>		<u>4,459</u>	
Grand Total Operations Activity	509,017	62,084	196,734	13,577	206,614	(29,439)	105,669	46,222

* Excludes Depreciation

B / (W) = Better / (Worse) Than Budget

Sudden Valley Community Association

Sudden Valley Community Association
 Operations - By Department
 January 1, 2024 to June 30, 2024
 YEAR TO DATE

Whole \$

UNAUDITED

Department	Actual Revenue	Revenue B / (W)	Actual Salary Benefits	Salary & Benefits B / (W)	Actual Other Expense *	Other Exp B / (W)*	Net Income / (Loss) *	Net B / (W)*
ACC / Security	184,510	115,447	-	42,591	254,011	(80,194)	(69,501)	77,844
Accounting	13,395	(2,895)	170,726	(1,699)	28,879	(6,053)	(186,210)	(10,647)
Administration	2,089	711	214,657	2,146	62,139	(18,276)	(274,707)	(15,419)
Common Costs	25,577	6,027	-	-	229,344	(46,586)	(203,767)	(40,559)
Facilities	43,608	7,188	22,481	2,881	79,500	34,939	(58,373)	45,008
Maintenance	-	-	190,997	1,286	37,352	9,057	(228,349)	10,343
Subtotal	269,179	126,478	598,861	47,205	691,225	(107,113)	(1,020,907)	66,570
Golf	709,555	71,813	366,656	2,157	224,147	(5,843)	118,752	68,127
Marina	235,254	38,867	-	-	9,528	857	225,726	39,724
Rec/ Pools/ Parks	19,903	4,646	104,310	(566)	69,103	(4,593)	(153,510)	(513)
Subtotal	964,712	115,326	470,966	1,591	302,778	(9,579)	190,968	107,338
Subtotal Operations before Ops Dues	1,233,891	241,804	1,069,827	48,796	994,003	(116,692)	(829,939)	173,908
Ops Dues Earned	1,336,463						1,336,463	
Curr Yr Bad Debts Activity	(38,876)						(38,876)	
Net Ops Dues	1,297,587	29,886					1,297,587	29,886
Net Operations	2,531,478	271,690	1,069,827	48,796	994,003	(116,692)	467,648	203,794
Net BOD Approved UDR Activity for Operations								
Firewise	-		-		5,734		(5,734)	
Hazardous Tree Removal	-		-		23,042		(23,042)	
GM Recruiting Search	-		-		6,167		(6,167)	
Net Operations with Board Approved UDR	2,531,478	271,690	1,069,827	48,796	1,028,946	(116,692)	432,705	203,794
Other Operating Activity								
UDR Activity	49,503				12,596		36,907	
AR Accrual - Prior Year Reversal	(43,985)				-		(43,985)	
AR Accrual - Current Year	-				-		-	
Vacation Liability Accrual	-				13,393		(13,393)	
Total Other Operating Activity	5,518				25,989		(20,471)	
Grand Total Operations Activity	2,536,996	271,690	1,069,827	48,796	1,054,935	(116,692)	412,234	203,794

* Excludes Depreciation

B / (W) = Better / (Worse) Than Budget

Sudden Valley Community Association

SUDDEN VALLEY COMMUNITY ASSOCIATION - LOTS & DUES ANALYSIS 2024

	SVCA Owned Lots																											LLE & CTB	Dues Exempt	Total Non Billable Lots	Total All Lots			
	Actual Year Prepaid			Actual Current			Actual 1 Mth Due		Actual 2 Mth Due		Actual 3 Mth Due		Actual 4+ Mth Due		Pmt Plans		Total Prepaid & Current			Total Not Current			Total Billable Lots			Restricted								
	Vac	Dev	Total	Vac	Dev	Total	Vac	Dev	Vac	Dev	Vac	Dev	Vac	Dev	Vac	Dev	Vac	Dev	Total	Vac	Dev	Total	Vac	Dev	Total	Perm	WD10					Avail.	Total	
Jan	20	96	116	301	2,517	2,818	24	62	5	13	1	11	16	40	1	14	321	2,613	2,934	47	140	187	368	2,753	3,121	774	0	3	777	737	6	1,520	4,641	
Feb	22	104	126	303	2,508	2,811	14	59	10	22	3	6	15	42	1	12	325	2,612	2,937	43	141	184	368	2,753	3,121	774	0	3	777	737	6	1,520	4,641	
Mar	23	114	137	307	2,510	2,817	11	57	4	9	4	7	17	44	1	12	330	2,624	2,954	37	129	166	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
Apr	27	121	148	308	2,532	2,840	5	31	4	13	1	4	21	38	1	14	335	2,653	2,988	32	100	132	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
May	28	123	151	304	2,508	2,812	13	58	3	11	0	6	18	34	1	13	332	2,631	2,963	35	122	157	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
Jun	29	136	165	293	2,482	2,775	17	65	9	17	1	5	16	37	2	11	322	2,618	2,940	45	135	180	367	2,753	3,120	774	0	3	777	738	6	1,521	4,641	
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

LLE = Lot Line Eraser
 CTB = Covenant to Bind



Sudden Valley Community Association

360-734-6430

4 Clubhouse Circle Bellingham, WA 98229

www.suddenvalley.com

CAPITAL REQUEST MEMO

To: Sudden Valley Community Association Board of Directors
From: Jo Anne Jensen, General Manager
Date: August 22nd, 2024
Subject: Capital Request – Maintenance Shop Remodel Change Order

Purpose

Adjust funding to reflect higher costs for Maintenance Shop Remodel, project 9722.08.

Background

On October 27, 2022, the Board of Directors approved \$228,741.36 for design, permitting, construction, and oversight of the Maintenance Shop Remodel project. In October of 2023, an additional \$245,031.36 of funding was requested to expand the scope of the project, resulting in total funding of \$473,772.72. During construction, unexpected components of the building had to be replaced to meet code requirements. This change order details the cost of the unexpected work and requests additional funding to cover the shortfall.

Analysis

Description of Change	Cost
Replace sewer service from building to sewer main. Existing service was found to be inadequate, and replacement was required for permit sign-off.	\$2,700.00
Replace existing roof underlayment. When the metal roof was removed, it was discovered that the existing plywood was saturated in numerous areas. This wasn't visible while the roofing was in place and no leaks had been observed.	\$6,400.00
Replace existing roof insulation. Since the plywood had to be removed, the insulation had to be removed also.	\$10,697.30
Repair concrete floor where walls were removed. Concrete was at different levels on each side of the existing wall. This had to be leveled.	\$1,600.00
Cover shop walls with new plywood. This wasn't included in the original bid because it wasn't known that the permit would allow for the replacement.	\$2,500.00
Rewiring of maintenance shop. Inspections discovered that wiring left in place did not meet code and had to be replaced.	\$3,565.00
Require new panel. L&I and PSE disagreed about the orientation of the disconnect.	\$1,380.00
Subtotal	\$28,842.30
Subtract \$10,000 allowance for minor changes	<\$10,000.00>
Net Change Order Amount	\$18,842.30
WA State Sales Tax @ 8.8%	\$1,658.12
Total Additional Funding Needed	\$20,500.42



Sudden Valley Community Association

360-734-6430

4 Clubhouse Circle Bellingham, WA 98229

www.suddenvalley.com

Requests

Request that the Board of Directors approve an additional \$20,500.42 from CRRRF for capital project 9722.08, Maintenance Shop Remodel.

Motions

Move that the Board of Directors approve an additional \$20,500.42 from CRRRF for capital project 9722.08, Maintenance Shop Remodel.

Approvals

Recommended: _____ Not Recommended: _____ SVCA Finance Committee

Approved: _____ Not Approved: _____ SVCA Board of Directors

Signed: _____ Date: _____

Keith McLean, SVCA Board President

CHANGE ORDER

Sudden Valley Community Association
4 Clubhouse Circle
Bellingham, WA 98229
360-734-6430

CHANGE ORDER NUMBER: 01

Customer: Cool Running's Construction LLC

Project: Maintenance Shop Remodel

Description of change:

- \$2,700.00 – Replace sewer service from building to sewer main. Existing service was undersized, and didn't meet code. This wasn't discovered until the existing concrete slab was removed, and excavation started. Replacement was required for permit sign off.
- \$6,400.00 – Replace existing roof underlayment. Upon removal of the existing metal roof, it was discovered the existing plywood was saturated in numerous locations, and had defects. This wasn't visible until the metal roof was removed for replacement, and no leaks were occurring inside the shop.
- \$10,697.30 (\$9,302.00 quote from Coast Insulation plus 15% markup) – Replace the existing roof insulation. New insulation to be 2" closed cell polyurethane spray foam with R-38 batt insulation to meet code requirements. The existing insulation, along with plywood, was planned to remain in the design. The existing insulation was attached to the existing plywood that had to be replaced, and the insulation was also saturated in places preventing it from being reinstalled. The underside of the insulation was covered in plastic preventing leaks from occurring inside the shop.
- \$1,600.00 – Repair concrete floor where existing walls were removed as part of the new design. Upon wall removal it was discovered the removed wall base plate was recessed into the concrete floor, and the concrete on both sides of the wall was at different levels. Repair shall grind and fill the existing concrete as needed to level it.
- \$2,500.00 – Cover the maintenance shop walls with new ½" plywood. This is the end of the shop not being remodeled. During design it was unknown that these walls could be resurfaced. Whatcom County clarified after permit issuance this could be completed.
- \$3,565.00 (\$3,100.00 quote from Dillon Electric plus 15% markup) – Rewire maintenance shop. The contract identified new wiring for the remodeled portion of the shop, and 2 new plugs for a welder and air compressor in the maintenance shop. Upon permit inspection, it was discovered the wiring in the maintenance end of the shop didn't meet code, and had to be replaced.
- \$1,380.00 (\$1,200.00 quote from Dillon Electric plus 15% markup) – Rewire new panel after L&I wouldn't approve PSE's direction to Dillon Electric for disconnect orientation.

\$28,842.30 Total of above Change Order items.

<\$10,000.00> deduct for Bid Item #8 – Minor Changes in contract.

\$18,842.30 Net Change Order Value

\$1,658.12 WSST @ 8.8%

\$20,500.42 Total with WSST

Payment for this change order is payable as follows (*due within 7 days of signing below if left blank*): Per the Contract terms.

Unit price per bid form.

- The original Contract Price was.....\$388,788.00
- Net change by previously authorized Change Orders.....\$0.00
- The Contract Price prior to this Change Order was.....\$388,788.00
- This Change Order will

<input checked="" type="checkbox"/> increase
<input type="checkbox"/> decrease

 the Contract Price by\$20,500.42
- The new Contract Price including this Change Order will be\$409,288.42
- This Change Order will

<input checked="" type="checkbox"/> increase
<input type="checkbox"/> decrease

 with SVCA. the Contract Time. Additional days shall be coordinated

Contractor

Date

Sudden Valley Community Association

Date



Estimate

2625 Delta Ring Road, Suite 1
Ferndale, WA 98248

Date	Bid
4/9/2024	25918

Phone: (360) 366-3472 Fax: (360) 366-3473
Email: info@coastinsulation.net
www.coastinsulation.net

Name/Address
Cool Runnings Construction 1139 Nevada Street Bellingham, WA 98229

Job Address
2800 Lake Louise Road Area Z Bellingham, WA

TO SCHEDULE WORK PLEASE CALL OUR OFFICE AT 360.366.3472	Terms	Rep
	C.O.D	AG

Description Of Work

Original bid cost: Insulate the flat ceiling with R-49 fiberglass batts laid over the T-Bar ceiling area. Install 4" polyiso rigid board 2' out from the eaves.
Base Bid Cost: \$ 3,381.00

Approved change order: Insulate the sloped ceiling with 2" closed cell polyurethane spray foam covered with R-38 fiberglass batts attached with T-Foil suspension system in lieu of R-49 fiberglass batts. Insulate the garage ceiling with 2" closed cell polyurethane spray foam covered with perforated WMP-Vrr facing.
Upgrade Cost: \$ 9,302.00 plus Cool Running's 15% markup
= \$10,697.30

**Insulate the exterior walls with R-25 fiberglass batts.
Insulate the garage exterior walls with R-25 Fiberglas batts.
Insulate the headers with 1.5" polyiso rigid board.
Insulate the fire wall with 5.5" mineral wool batts.
Wrap the exposed interior hot water lines with R-3 foam pipe wrap.
Foam around all windows, doors, electrical & plumbing penetrations, caulk exterior plate line.**
Price: \$ 4,347.00

**Insulate the 2x4 interior walls with R-11 fiberglass batts, R-19 at the 2x6's.
Insulate Office ceilings with R-19 fiberglass batts lay on.**
Price: \$ 684.00

ALL BID PROPOSALS ARE SUBJECT TO SALES TAX. RESALE CERTIFICATES ARE REQUIRED IF TAX EXEMPT. BASE BID TOTAL EXCLUDES OPTIONS. PRICE GOOD FOR 30 DAYS.	Base Bid Total: \$0.00
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Terms of Sale: This agreement is not effective until an authorized representative of the company or owner signs below. Shipment and delivery of goods and performance of work shall at all times be subject to approval by Coast Insulation's credit department. Payments are to be made progressively as each component is completed. Invoice is due upon receipt unless stated otherwise. Any past due payment will be subject to 1.5% (18% annum) to the extent permitted by law. Delinquent accounts not paid in accordance with the above terms are subject to collection costs and attorney's fees. Once acceptance of said estimate by owner/contractor this agreement may not be cancelled, unless with Coast Insulation's approval. In the event of cancellation owner/contractor shall pay a restocking fee, up to 25% of said estimate. The undersigned understands and agrees to all terms and conditions as stated on said estimate/bid proposal.

Estimator::Auggie Gonzalez Cell:(360) 303-8051 Email:auggie@coastinsulation.net	Customer Signature:
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SVCA Fees and Fines Schedule

	Member	Non-Member	Member	Non-Member	
Copies, each	\$	0.25			
Color copies, each	0.50	1.00			
Faxes, 1st page, each	2.00	4.00			Delete – we no longer fax
Faxes, additional pages, each	1.00	2.00			Delete – we no longer fax
DVD/ CD copy	5.00	5.00			Delete – not possible
Personal Notary, each	7.00	10.00	\$25.00	\$50.00	
"For Sale" Doubled-sided w/ metal post	40.00	40.00			
"For Sale" Signs, w/wire post	28.00	28.00			
"For Sale" Signs, wo/post (sticker and board)	18.00	18.00			
"For Sale" Signs, Sticker Only	15.00	15.00			
Maps (24" x 36"), each	10.00	10.00	\$20.00	\$20.00	
Views Subscription - 1 Views subscription is included annual	24.00	30.00			
Views Classified New Black and White ads - per column inch	15.00	15.00			
New Black and White Display ads - per column inch	14.50	14.50			
Add Full Color to any ad	50.00	50.00			
Views Business Inserts (.065 each x 3750)	244.00	244.00			
Gate Posters					
Gate Posters 2x2 (3 rotations)	60.00	80.00			Delete
Single Gate Poster 2x2 (print only)	3.00	4.00			Delete
Single Gate Poster 2x3 (print only)	4.00	6.00			Delete
Website Business Advertisement - annual only	120.00	120.00			Delete
ACCOUNTING					
30 Day Late Fee	25.00	N/A			
60 Day Late Fee	35.00	N/A			
Interest on outstanding charges	1% per month				
Lien Filing Fees	675.00	N/A			
Buyer's Transfer Fee	\$125.00				
Covenant to Bind (Bylaws: Article VI, Section 6 (a)(vi)) Applications for lot consolidations must be in a form approved by the Board and accompanied by payment of a fee equivalent to one (1) year's advanced annual dues and assessments and current special assessments for each lot to be absorbed by means of consolidation.	see description	N/A			
Resale Certificate/Statement of Account	50.00	N/A			
NSF Charges	27.00	N/A			

SVCA Fees and Fines Schedule

ADMINISTRATION FINES		Current	Proposed
Obstructing an SVCA officer or representative	R&R 1.1.5	\$100	\$150
Failure/refusal to furnish information or lying to avoid penalty or responsibility	R&R 1.1.5	\$100	\$150
Threatening an SVCA officer or representative	R&R 1.1.5a	\$1,000	\$1,500
Physical aggression towards an SVCA officer or representative	R&R 1.1.5a	\$5,000 + possible criminal prosecution	
Duplex or excessive occupancy	R&R 2.2.1	\$25 per day	
Failure to provide owner or tenant information	R&R 2.6/2.7	\$10 per day	

SVCA Fees and Fines Schedule

RV STORAGE	Member	Non-Member	Members	Non-Members	
Annual Secured Storage - Area Z	555.00	665.00	\$1,200.00	N/A	
Quarterly Secured Storage - Area Z	138.75	166.25	\$300.00	N/A	
MARINA - Annual Fees come with boat launch access	Member	Non-Member			
Annual Wet Moorage; excludes dry storage (Total due in 1st Quarter)					
Select Slip	1,852.00	3,563.00		N/A	
Premium Slip	1,669.00	3,220.00		N/A	
Standard Slip	1530.00	2,956.00		N/A	
Annual Wet/Dry Moorage (Total due in 1st Quarter)					
Select Slip	2,055.00	3,946.00		N/A	
Premium Slip	1,871.00	3,602.00		N/A	
Standard Slip	1,732.00	3,332.00		N/A	
Annual Dry Marina Storage	555.00	1,200.00		N/A	
Other Fees					
Seasonal Boat Launch Access Card (no moorage)- 1 person/ card	100.00	200.00			
Seasonal Boat Launch Access Card (no moorage) - 2 people/ cards	150.00	300.00			
Seasonal Boat Launch Access Card (no moorage) - 3 people/ cards	200.00	400.00			
Daily Boat Launch Access Card (no moorage) - per person/ card	25.00	50.00			
Annual Kayak Storage	138.00	265.00			
BOAT LAUNCHING FINES	17.5/R&R 10				
Launching boat outside of an approved launch facility	R&R 10.1	\$100			
Launching boat without having paid the required SVCA use fees	R&R 10.1	\$100			

SVCA Fees and Fines Schedule

IMPROPER STORAGE of RECREATIONAL VEHICLES FINES – Boat, Trailer, RV, etc. 17.5/R&R 10					
First Violation	R&R 2.3	\$100	\$150		
Second Violation	R&R 2.3	\$200	\$250		
Subsequent Violations	R&R 2.3	\$500			
FACILITY RENTALS	Member	Non-Member	Member	Non-Member	
Small Meeting Room Rental - Adult Center	20.00	25.00	\$30.00	\$35.00	
Picnic Shelters (AM/PM or Marina), M - Th half-day	50.00	75.00	\$75.00	\$150.00	
Picnic Shelters (AM/PM or Marina), M - Th <i>daily</i>	100.00	150.00	\$200.00	\$300.00	
Picnic Shelters (AM/PM or Marina), Fri - Sun <i>half-day</i>	60.00	100.00	\$120.00	\$200.00	
Picnic Shelters (AM/PM or Marina), Fri - Sun <i>daily</i>	125.00	185.00	\$125.00	\$375.00	
Damage Deposit- fully refundable, w/o alcohol	250.00	500.00			
Damage Deposit - fully refundable, with alcohol at event	500.00	1,000.00	N/A	N/A	
Cleaning Fee, refundable if cleaned (Picnic Shelters	100.00	100.00			
REC. CENTER 1st FLOOR ROOM RENTAL FEES	Member	Non-Member	Member	Non-Member	
Hourly Room Rental-Private Use (Daily)	\$ 25.00 P/2 HR		\$30.00	\$35.00	
Room Rental-Private Use		\$ 35.00 P/2 HR	\$30.00	\$35.00	
REC. CENTER 2nd FLOOR DANCE BARN ROOM RENTAL FEES <i>(see administration for rental)</i>	Member	Non-Member	Member	Non-Member	
Dance Barn 2nd Floor (Mon-Thurs, Hourly, 2 Hr Min)	\$60.00	\$85.00	\$75.00	\$100.00	
Dance Barn 2nd Floor (Mon-Thurs, Daily)	\$300.00	\$425.00	\$375.00	\$500.00	
Dance Barn 2nd Floor (Fri-Sun, Hourly, 2 Hr Min)	\$105.00	\$150.00	\$125.00	\$175.00	
Dance Barn 2nd Floor (Fri-Sun, Daily)	\$525.00	\$750.00	\$625.00	\$875.00	
Damage Deposit- fully refundable,	\$250.00	\$500.00			
Cleaning Fee, refundable if cleaned (Dance Barn)	\$100.00	\$100.00			

SVCA Fees and Fines Schedule

FITNESS CENTER FEE SCHEDULE						
• Member use fees included with dues		Member Guests & Renters	Non-Member	Member Guests & Renters	Non-Member	
Daily Use	Child (14-17)	\$5.00	\$5.00	\$7.50	\$7.50	
Daily Use	Adult	8.00	8.00	\$10.00	\$10.00	
Daily Use	Senior (62+)	7.50	7.50	\$9.00	\$9.00	
Daily Use	Family (Max. 6 Persons)	25.00	25.00	\$37.50	\$37.50	
Monthly Membership	Child (14-17)	30.00	40.00	\$50.00	\$75.00	
Monthly Membership	Adult	40.00	50.00	\$60.00	\$100.00	
Monthly Membership	Senior (62+)	30.00	40.00	\$50.00	\$75.00	
Monthly Membership	Family (Max. 6 persons) Minimum 12 years of age.	120.00	130.00	\$180.00	\$225.00	
		Member	Non-Member			
Monthly locker rental	Per individual	\$15.00	18.00			
Violation of Rules - 1st Offense	Per individual	25.00	25.00			
Violation of Rules - 2nd Offense	Per individual	25.00	25.00			
INSTRUCTOR AND TRAINER FEES						
Facility	Fee			Notes		
Community Center Rooms, Dance Barn, Parks, or open spaces. *Does not include pavilions and location subject to management agreement*	90/10 split per month. SVCA to keep 10% of gross income generated per class or session.			Must have: Active WA State Business License, Insurance per SVCA requirements, Proof of certification, and signed facilities contract with SVCA.		

SVCA Fees and Fines Schedule

PRIVATE PARTY FOR POOLS	Member	Non-Member	Member	Non-Member	Notes
Main Pool Non-Exclusive Reservation (2 hr duration) <i>Requires 2 weeks notice.</i> <i>Is not for exclusive use of pool.</i> <i>Up to 25 persons in total. Holidays are not available.</i> <i>Reservations granted on a first come-first serve basis.</i>	175.00	\$175.00		\$250.00	
Quiet Pool Exclusive Reservation (2 hr duration) <i>For exclusive use of pool.</i> <i>Up to 30 persons in total. No reservations on holidays.</i> <i>Reservations granted on a first come-first serve basis.</i> <i>Only available on Tuesday & Saturday between 5-7:30 PM</i>	86.25	Not Available	\$200.00	N/A	

MAIN POOL FEES		Member Guests & Renters	Non-Member	Member Guests & Renters	Non-Member	Notes
<ul style="list-style-type: none"> Member use fees included with dues 						
Daily Use	Children 5 and under are free	FREE	FREE	FREE	FREE	
Daily Use	Child (6-17)	5.75	5.75	\$6.00	\$6.00	
Daily Use	Adult	9.25	9.25	\$10.00	\$10.00	
Daily Use	Senior (62+)	8.75	8.75	\$9.00	\$9.00	
Daily Use	Family - (Max. 6 Persons)	28.75	28.75	\$30.00	\$30.00	
Monthly Membership	Children 5 and under are free	FREE	FREE	FREE	FREE	
Monthly Membership	Child (6-17)	34.50	46.00	\$35.00	\$50.00	
Monthly Membership – Dual Fitness Center & Main Pool	Adult	73.75	92.00	\$80.00	\$150.00	
Monthly Membership	Adult	46.00	57.50	\$50.00	\$75.00	
Monthly Membership	Senior (62+)	40.25	51.75	\$40.00	\$65.00	
Monthly Membership	Family (Max. 6 persons)	138.00	149.50	\$150.00	\$200.00	
Season Pass	Children 5 and under	FREE	FREE	FREE	FREE	
Season Pass	Child 6-17	76.00	95.00	\$80.00	\$100.00	
Season Pass	Adult	101.25	126.50	\$125.00	\$175.00	
Season Pass	Senior (62+)	88.50	110.75	\$100.00	\$150.00	
Season Pass	Family (Max. 6 persons)	349.75	437.00	\$375.00	\$500.00	
Swim Lessons- scheduled thru the YMCA						
Water Aerobics		\$8.00 per class	Punch Card -12 classes \$90.00			
Violation of Rules - 1st Offense	Per individual	25.00	25.00		N/A	
Violation of Rules - 2nd Offense	Per individual	50.00	50.00		N/A	
QUIET POOL FEES		Member Guests & Renters	Non-Member			

SVCA Fees and Fines Schedule

Member use fees included with dues						
Daily Use	Children 5 and under are free	FREE	FREE			
Daily Use	Child (6 - 17)	5.75	Not Available	\$6.00		
Daily Use	Adult	9.25		\$10.00		
Daily Use	Senior (62+)	8.75		\$9.00		
Violation of Rules - 1st Offense	Per individual	25.00				
Violation of Rules - 2nd Offense	Per individual	50.00				

SVCA Fees and Fines Schedule

GOLF RATES	Member		Non-Member	
GOLF Annual Membership	ANNUALLY			
<i>Annual Membership costs as stated plus Golf Club fees and taxes</i>	2024	2025	2024	2025
Annual Membership - Single	2,200.00	2,300.00	2,400.00	2,500.00
Annual Membership - Couple	3,300.00	3,450.00	3,650.00	3,800.00
Annual Membership - Family 3+	3,500.00	3,650.00	3,850.00	4,000.00
Annual Membership - Young Family (children <15) After Noon Play	1,550.00	1,625.00	1,700.00	1,800.00
Annual Membership - Senior Limited (62 & Older) Mon-Fri Play	1,600.00	1,675.00	1,760.00	1,850.00
Annual Membership - Intermediate (18-28)	1,100.00	1,150.00	1,200.00	1,250.00
Annual Membership - Associate	525.00	550.00	525.00	550.00
Annual Membership - Social	135.00	145.00	135.00	145.00
Annual Membership - Junior/Student (<17 yrs old)	325.00	350.00	360.00	380.00
Annual Corporate 4 Named Memberships	N/A	N/A	5,700.00	5,700.00
Annual Corporate 4 Named Memberships with Cart Included	N/A	N/A	8,100.00	8,100.00
Annual Corporate 4 Floating Memberships	N/A	N/A	6,600.00	6,600.00
Annual Corporate 4 Floating Memberships with Cart Included	N/A	N/A	9,000.00	9,000.00
Monthly Membership- Single	185.00	195.00	200.00	210.00
Monthly Membership- Couple	275.00	290.00	305.00	320.00
Monthly Membership- Family 3+	295.00	310.00	325.00	340.00
Monthly Membership- Young Family(children <15) Afternoon Play	130.00	140.00	145.00	155.00
Monthly Membership- Senior Limited	135.00	145.00	150.00	160.00
Monthly Membership- Intermediate (18-28 yrs old)	95.00	100.00	105.00	110.00
Monthly Membership- Associate	45.00	48.00	45.00	48.00
Monthly Membership- Social	N/A	n/a	N/A	n/a
Monthly Membership- Junior/Student (<17 yrs old)	35.00	37.00	40.00	42.00
GOLF Daily Fees	2024	2025	2024	2025
Group Pricing is available for groups of 16 or more. Please contact Golf Professional Staff for a quote.				
May-Sept: Property Owner / Guest (Mon-Thurs) Daily Green Fees, 9 Holes	34.20	36.00	38.00	40.00
May-Sept: Property Owner / Guest (Mon-Thurs) Daily Green Fees, 18 Holes	54.00	55.80	60.00	62.00
May-Sept: Property Owner / Guest (Fri-Sun, Holidays) Daily Green Fees, 9 Holes	41.40	43.20	46.00	48.00
May-Sept: Property Owner / Guest (Fri-Sun, Holidays) Daily Green Fees, 18 Holes	63.00	64.80	70.00	72.00
April&October: Property Owner / Guest (Mon-Thurs) Daily Green Fees, 9 Holes	28.80	29.70	32.00	33.00
April&October: Property Owner/Guest (Mon-Thurs) Daily Green Fees, 18 Holes	45.00	46.80	50.00	52.00
April&October: Property Owner/Guest (Fri-Sun, Holidays) Daily Green Fees, 9 Holes	34.20	36.00	38.00	40.00
April&October: Property Owner/Guest (Fri-Sun, Holidays) Daily Green Fees, 18 Holes	54.00	55.80	60.00	62.00
March: Property Owner / Guest (Mon-Thurs) Daily Green Fees, 9 Holes	25.20	27.00	28.00	30.00
March: Property Owner / Guest (Mon-Thurs) Daily Green Fees, 18 Holes	40.50	42.30	45.00	47.00
March: Property Owner / Guest (Fri-Sun, Holidays) Daily Green Fees, 9 Holes	31.50	32.40	35.00	36.00
March: Property Owner / Guest (Fri-Sun, Holidays) Daily Green Fees, 18 Holes	49.50	52.20	55.00	57.00

SVCA Fees and Fines Schedule

GOLF Daily Fees	2023	2024	2023	2024
Nov-Feb: Property Owner / Guest (Mon-Fri.) Daily Green Fees, 9 Holes	22.50	23.40	25.00	26.00
Nov-Feb: Property Owner/Guest (Mon-Fri.) Daily Green Fees, 18 Holes	36.00	37.80	40.00	42.00
Nov-Feb: Property Owner/Guest (Fri-Sun, Holidays) Daily Green Fees, 9 Holes	28.80	29.70	32.00	33.00
Nov-Feb: Property Owner/Guest (Fri-Sun, Holidays) Daily Green Fees, 18 Holes	45.00	46.80	50.00	52.00
FOOT GOLF Daily Fees				
Foot Golf: 18+	14.00	15.00	18.00	19.00
Foot Golf: 17 and under	10.00	11.00	14.00	15.00
Golf Cart Fee - Foot Golf	N/A	n/a	N/A	n/a
Other Golf Fees				
Cart Rental - 9 Holes	11.70	12.60	13.00	14.00
Golf Cart Rental - 18 Holes	16.20	17.10	18.00	19.00
Annual Cart Rental, Annual Option, Single	700.00	730.00	700.00	730.00
Annual Cart Rental, Annual Option, Family	950.00	1,000.00	950.00	1,000.00
Annual Cart Rental, Monthly Option, Single	60.00	65.00	60.00	65.00
Annual Cart Rental, Monthly Option, Couple	85.00	90.00	85.00	90.00
Daily Trail Fee - 9 Holes	11.00	12.00	11.00	12.00
Daily Trail Fee - 18 Holes	17.00	18.00	17.00	18.00
Annual Trail Fee, Annual Option	375.00	390.00	375.00	390.00
Annual Trail Fee, Monthly Option	32.00	35.00	32.00	35.00
Driving Range Fee, Small Bag	5.40	5.40	6.00	6.00
Driving Range Fee, Medium Bag	7.20	7.20	8.00	8.00
Driving Range Fee, Large Bag	90.00	9.00	10.00	10.00
Annual Golf Club Storage, Bag Only	150.00	160.00	150.00	160.00
Annual Golf Club Storage, Bag & Pull Cart(Full-No New Spots Available)	N/A	n/a	N/A	n/a

SVCA Fees and Fines Schedule

ARCHITECTURAL CONTROL GUIDELINES & VIOLATIONS SECTION FEES & FINE AMOUNTS	Reference	Amount
New Home Construction & Exterior Remodel/ Addition Fees		
Architectural Control New Construction Fee	AC 14.8.8	\$7,000
Exterior Remodel or Addition Fee	ACC 14.8.8, Appendix N	Tier 1- \$750 Tier 2- \$1,200 Tier 3- \$1,700 Setback Inspection (if applicable)- \$250 Driveway Inspection (if applicable)- \$200
New Construction Stormwater Mitigation Plan Fee		\$500
Exceeding the nine-month construction time limit.	AC 14.7.5(e)	\$1,000
1st extension of Construction Permit	AC 14.7.5 (f)	\$5,000
2nd extension of Construction Permit	AC 14.7.5 (f)	\$10,000
3rd extension of Construction Permit	AC 14.7.5 (f)	\$20,000
Occupancy prior to final inspection	AC 14.8.9(c)	\$1,000+possible forfeiture of completion deposit
Public Utility Easement	Per Board Policy	\$1500.00
Refundable Building Deposit		
Single Family Home- Refundable Building Deposit	AC 14.8.9	\$20,000
Addition/Remodel- Refundable Building Deposit	AC 14.8.9	\$2,500
New Home Construction & Exterior Remodel/Addition Fines		
Starting New Construction without obtaining authorization to proceed and tree removal permit.	AC 14.2, 14.8.6	\$2,500
Implementing unapproved changes that affect the exterior appearance of a house or lot AC	AC 14.2	\$500
Performing work or providing services without a current contractor's license and bond AC	AC 14.4.1	\$1,000
Failure to obtain ACC approval for a New Construction time limit extension	AC 14.7.5(e), 14.7.7	\$1,000+\$100 per day, 6 days a week (excluding holidays and Sundays)
Trespass on adjacent lots while performing New Construction activities	AC 14.7.2(e)&(f)	\$1,000
Stop work order		
Disregard of SVCA staff stop work order	AC 14.8.6	\$500 per day
Failure to notify staff for required inspections	AC 14.7.5	\$400
Subsequent violations		\$1,000
Hours of operations violation		
First violation		\$250
Second violation		\$500
Subsequent violations		\$1,000

SVCA Fees and Fines Schedule

Violation of Covenants, Bylaws, Rules & Regulations, or ACC Guidelines not specified		
First violation		\$250+restoration of affected area
Second violation		\$500+restoration of affected area
Subsequent violations		\$1,000+restoration of affected area
Failure to Comply		
First violation		\$250
Second violation		\$500
Third violation		\$1,000
Erosion Control: Failure to implement proper Best Management Practices (BMPs)		
First violation		\$500+restoration of affected area
Second violation		\$1,000+restoration of affected area
Subsequent violations		\$2,500+restoration of affected area
Cleaning/emptying of concrete trucks on SVCA property		
First violation		\$2,500+restoration of affected area
Second violation		\$5,000+restoration of affected area
Subsequent violations		\$5,000+restoration of affected area
Concrete spill - accidental		\$1,000+restoration of affected area
ACC Tree/Vegetation Violations		
Cutting trees greater than 8" in diameter on owner's property without prior ACC approval	AC 14.10.3(e)/RC 4	Up to \$5,000 per tree
Topping, windowing, or excessive limbing on trees	AC 14.10.4 /RC 4	Up to \$5,000 per tree
Cutting/limbing trees on another owner's property without prior ACC approval AND owner's approval	AC 14.10.2(e)/ RC 4	Up to \$10,000 per tree
Cutting/limbing trees after a request for such has been denied by the ACC	AC 14.10.3(g)	Up to \$10,000 per tree
Damage to trees and/or vegetation during approved construction or other projects of additional conifers	AC 14.9.1(b)	Up to \$2,000 per tree+replanting
Subsequent violations		Double the fine amount
Security Service Fees		
	Members	Non-Members
House Checks, 3 times per week (perimeter walk checking door and windows)	45.00 / week	N/A
House Checks, 2 times per week (perimeter walk checking door and windows)	30.00 / week	N/A
Overnight Parking on Association Lots: 1st 72 hours free with Permit issued by Security up to maximum of one week	After 72 hours \$10 (owners) or \$15 (tenants) per night	\$25/night
Security Fines		
	Reference	Member Fine Amount
Traffic and Vehicles		
	First violation/offense	
Improper turn	R&R 3.1	\$40
Parking in a restricted zone	R&R 3.3	\$40
No flag/Excess length or width	R&R 3.1	\$40
Failure to obey stop sign	R&R 3.1	\$40
Improper passing	R&R 3.1	\$40

SVCA Fees and Fines Schedule

Failure to yield right of way	R&R 3.1	\$40
Failure to yield to pedestrians	R&R 3.1	\$40
Driving without proper lights	R&R 3.1	\$40
Improper backing	R&R 3.1	\$40
Failure to signal for a turn	R&R 3.1	\$40
Obstructing traffic	R&R 3.3	\$200
Wrong way on one-way street	R&R 3.1	\$40
Loose truckloads	R&R 3.1	\$40
Driving to the left of center	R&R 3.1	\$40
Failure to yield to lights and/or siren	R&R 3.1	\$40
Overloaded truck	R&R 3.1	\$100
Endangering life or safety of work crews	R&R 3.7.3	\$100
Track vehicle on roadway		\$100 + cost of road repair
Speeding		17.1.3
Speeding 1-10 mph over posted limit	R&R 3.4	\$40
Speeding 11-15 mph over posted limit	R&R 3.4	\$75
Speeding 16-25 mph over posted limit	R&R 3.4	\$125
Speeding 26 + mph over posted limit	R&R 3.4	\$200
Failure to stop for lights and/or siren	R&R 3.1	Applicable fines + \$200.00
Speeding near school bus stop when children are present	R&R 3.1	Double the fine amounts
Reckless driving	R&R 3.4	\$200
Driving too fast for conditions	R&R 3.4	\$40
Repeat offenses for traffic violations stated above		17.1.4
Second violation	R&R 3.4	Double the fine amounts
Subsequent violations	R&R 3.4	Triple the fine amounts + possible loss of driving privileges
Security Fines (continued)	Reference	Member Fine Amount
Trespassing on the Golf Course, Marina Moorage Area, and other off-limits areas		17.1.5/R&R 1.8.2 & 5.12.4
First Violation	R&R 1.8.2 & 5.12.4	\$100
Second Violation	R&R 1.8.2 & 5.12.4	\$200
Subsequent Violations	R&R 1.8.2 & 5.12.4	\$300
Vandalism to SVCA property		17.2
First violation	R&R 1.1.3	\$500 + cost of repair
Subsequent violations	R&R 1.1.3	\$2,000 + cost of repair + possible criminal prosecution

SVCA Fees and Fines Schedule

Violation of Open Burning Regulations	17.2.2/R&R 1.6	
Commercial/Contractor land clearing – first offense	R&R 1.6.2	\$1,000 + referral to NWCAA & County Fire Marshall
Commercial/Contractor land clearing – second offense	R&R 1.6.2	\$5,000 + referral to NWCAA & County Fire Marshall
Residential unapproved – first offense	R&R 1.6	\$100 + referral to NWCAA & County Fire Marshall
Residential unapproved – second offense	R&R 1.6	\$200 + referral to NWCAA & County Fire Marshall
Residential unapproved – subsequent offense	R&R 1.6	\$1,000 + referral to NWCAA & County Fire Marshall
Violation of declared burn ban	R&R 1.6.4	
First violation	R&R 1.6.4	\$250
Firearms violations - improper use	17.3.2a/R&R 1.3	
First violation	R&R 1.3	\$1,000 + possible criminal prosecution
Subsequent Violation	R&R 1.3	Referral to the Sheriff's Department

Pet Regulations	17.4/R&R 6.6	
Including but not limited to uncontrollable, at large, barking, and nuisance dogs		
First Violation	R&R 6.6	\$50
Second Violation	R&R 6.6	\$75
Third Violation	R&R 6.6	\$100
Subsequent Violation	R&R 6.6	\$200
Failure to clean-up after pet	R&R 6.1	\$40
Keeping, harboring, or possessing a declared nuisance dog	R&R 6.6.4a	\$100 per day

Miscellaneous Violations		
Blocking road without notification	R&R 3.7	\$1,000
Failure to provide flaggers	R&R 3.7.1	\$800
Paint, petroleum, or sludge spill-accidental	R&R 2.1.2	\$2,500 + cleanup
Paint, petroleum, or sludge spill-intentional	R&R 2.1.2	\$5,000 + cleanup
Unapproved fences, trailers, tents, or other structures on vacant or developed lots	R&R 2.2.2	\$500
Littering	R&R 1.5	\$100
Noxious and offensive activity	R&R 1.7&1.11.1(d)	\$100
Disorderly behavior or conduct	R&R 1.11.4(b)	\$100
Disorderly behavior or conduct Second-Forth violation	R&R 1.11.4(b)	\$200
Disorderly behavior or conduct; fifth or more violations	R&R 1.11.4(b)	\$500

SVCA Fees and Fines Schedule

Traffic - driving an unlicensed vehicle	R&R 3.1	\$100
Traffic - no operator's or vehicle license	R&R 3.1	\$100
Unlicensed or inoperable vehicles on SVCA or resident property	R&R 2.3.1 & 3.3.2	\$100
Trash - dumping, burning, collecting, or lack of removal	R&R 2.1.5(b)	\$100
Trespassing or solicitation	R&R 1.1.6(a) & 1.8	\$100
Unauthorized sign - First violation	R&R 1.10	\$25 per sign
Unauthorized sign - Second violation	R&R 1.10	\$50 per sign
Unauthorized sign - Subsequent violation	R&R 1.10	\$100 per sign
Deer Feeding Prohibited	R&R 1.2.1	\$50
Unlawful use of fireworks	R&R 1.4	\$100
Repeat offenses for miscellaneous violations stated above		
Second violation		\$200
Third violation		\$500
Lack of yard or property maintenance RC First violation	R&R 2.1.4	\$250+cost of cleanup
Lack of yard or property maintenance RC Subsequent violation	R&R 2.1.4	\$500+cost of cleanup
Violation of Open Burning Regulations		
	17.2.2/R&R 1.6	
Commercial / Contractor land clearing-first offense	R&R 1.6.2	\$1,000 + referral to NWCAA & County Fire Marshall
Commercial / Contractor land clearing-second offense	R&R 1.6.2	\$5,000 + referral to NWCAA & County Fire Marshall
Residential unapproved – first offense	R&R 1.6	\$100 + referral to NWCAA & County Fire Marshall
Residential unapproved – second offense	R&R 1.6	\$200 + referral to NWCAA & County Fire Marshall
Residential unapproved – subsequent offense	R&R 1.6	\$1,000 + referral to NWCAA & County Fire Marshall