



SUDDEN VALLEY COMMUNITY ASSOCIATION

SUDDEN VALLEY VIEWS

December 2025

WWW.SUDDENVALLEY.COM

Sudden Valley golf fees to increase in 2026

Additional charges to average less than 3% from 2025

By Bill Helm
Editor

SUDDEN VALLEY — Golf fees will increase in 2026 at Sudden Valley on average by less than 3%.

On Nov. 13, the SVCA Board of Directors unanimously voted to accept scheduled golf fee increases General Manager Jo Anne Jensen explained are modest in a Nov. 13 memo to the board.

In the memo, Jensen told the board that it “has been the practice of the Association to implement small annual increases for many years.” She explained that the additional revenue each year has supported golf’s “consistent growth in revenue despite much smaller increases, if any, in the number of rounds played each year.”

Jensen also told the board in the memo that the additional golf fees cover increasing operational costs but “must be balanced against the fees charged by competitive courses in our area, as we do not want to price ourselves out of the market.”

According to Jensen, Golf Director Kevin LeDuc proposed the fees increase “after considering both rising costs and competitive prices.”

A complete breakdown of the golf fees increases for both members and non-members are in the SVCA Board’s Nov. 13 agenda, available at suddenvalley.com.

Also on Nov. 13, the SVCA Board approved a revised agreement between the association and the Area Z Garden Club.

According to the amended agreement, the Area Z Garden Club will reimburse SVCA for irrigation water obtained by the association from Lake Whatcom Water and Sewer at the rate of \$10 per Area Z garden plot per year.



On Nov. 13, the Sudden Valley Board of Directors unanimously voted to increase golf fees in 2026 by an average of less than 3%. (Kevin LeDuc/SVCA photo)

During its Oct. 23 meeting, the SVCA Board directed then-GM Michael Bennett to revise the standard garden license agreement to include a charge for water.

The Board’s Nov. 13 agenda includes the memo, as well as the revised agreement.

The Sudden Valley Board of Directors meets at 7 p.m. the second and fourth Thursdays of each month in Multipurpose Room A.

Agendas and minutes for the board’s meetings are available at suddenvalley.com, as are video recordings.

com, as are video recordings.

The Sudden Valley Board will hold its next meeting at 7 p.m. Thursday, Dec. 11.

-- Contact Bill Helm at bill@lyndentribune.com

Open seat on Sudden Valley Board of Directors

N&E Committee is now accepting applications to fill seat vacated by Rick Asai resignation

By Bill Helm
Editor

SUDDEN VALLEY — On Nov. 8, Rick Asai resigned from the Sudden Valley Board of Directors for personal reasons.

The Board, in a statement released to The Views, said the following: “We thank

Director Asai for his service to the community and wish him well in his future endeavors.”

Treasurer in 2025, Asai was named board president at its Nov. 4 organizational meeting.

President in 2025, Keith McLean had been named vice president on Nov. 4 but was again chosen by the board to serve as board president with the resignation of Asai.

Tom Henning has taken over McLean’s place as the Board’s vice president.

Sudden Valley’s Nominations and Elections Committee is now accepting applications to fill the board’s open seat. According to the committee, the appointed director will serve until Sudden Valley’s 2026 Annual General Meeting in November.

Community members interested in

contributing to the leadership and future direction of Sudden Valley are encouraged to apply at suddenvalley.com. Under announcements, click onto “Board of Directors Vacancy,” then print application and fill out.

Completed applications may be submitted in person at the Sudden Valley Welcome Center. Deadline to apply is 4:30 p.m. Dec. 11.

The Board of Directors normally meets on the second and fourth Thursday of the month. Meetings regularly start at 7 p.m. and are held in-person in Multipurpose Room A, on the ground floor of the Community Center at 8 Barn View Circle.

These meetings are always open to the public.

-- Contact Bill Helm at bill@lyndentribune.com

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AROUND THE VALLEY

November events unite Sudden Valley members



By Jo Anne Jensen
SVCA General Manager

November was a busy month for everyone in Sudden Valley.

The Annual General Meeting (AGM) and Holiday Market event brought together hundreds of community members, while staff focused on onboarding new board members, getting ready for winter weather, and completing activities supporting the annual open enrollment period.

Administration

Activity Summary

- Supported Annual General Meeting.

- Prepared materials for Board Orientation.
- Implemented recommendations from primary insurer to reduce risk.
- Held kick-off meeting for Open Enrollment with employees.
- Finalized Open Enrollment.
- Hired new Office Manager, Carmen Urtecho.
- Updated website to reflect election results and accommodate 2026 meeting schedules.
- Began updating Standard Operating Procedures (SOPs) to reflect current processes.

Successes

- Quickly identifying a replacement for the Office Manager position facilitated a smooth transition,
- Open enrollment was completed on time, ensuring no interruption of benefits for employees.

Planned Work

- Support upcoming Tree Lighting event.
- Establish 2026 schedule for board consideration of capital requests, approvals, and budget.
- Continue updating website with current content and information.

tion.

- Continue updating SOPs.

Maintenance

Activity Summary

- Installed new kayak rack at the Welcome Center.
- Installed mulch at the Welcome Center.
- Removed dead tree from the road shoulder on Sudden Valley Drive.
- Added access gate to the native garden at the Welcome Center.
- Removed fallen trees from Louise View Drive and Sigma Circle.
- Installed a new sink counter in the men's locker room at the Rec Center.
- Cleaned up tree debris at mailbox clusters and clubhouse parking lot.
- Cleared gutters at the Clubhouse.
- Cleared fallen tree debris on Arrow Root Place.
- Serviced OP-27.
- Completed stocking supplies for the winter season - salt, sand, tire chains, etc.
- Repaired decking on tilt trailer used to transport mowers.
- Serviced woodchipper and ordered replacement parts.
- Replaced hydraulic hoses on Cat 906 loader.
- Repaired mailbox cluster at Huckleberry Park.
- Trimmed vegetation on Marigold Drive to improve visibility.
- Repaired gate to boat launch at the Marina.
- Replaced the toilet in the Guard Shack.
- Repaired a leak under the sink in women's restroom at the Clubhouse.
- Completed storm water catch basin cleaning.
- Completed annual bridge drainage maintenance.
- Closed Louise View Drive in Gate 28 for the winter season.
- Finished re-grouting shower tiles in men's and women's locker rooms at the Rec Center.
- Repaired hole in drywall at the stairwell in the Clubhouse.
- Repaired light fixture in the women's locker room at the

Clubhouse.

- Replaced several damaged street signs.
- Cleaned Rec Corridor and marked outdoor vendor booths for Holiday Market.
- Set up tent and power supply for Holiday Market.
- Installed warning lights, decals, steps, and window protector on new maintenance truck.
- Completed winter brine application training.
- Cleaned road shoulder on Windward Drive.
- Winterized facilities for winter season.
- Performed keyway maintenance.
- Assisted street sweeper vendor with debris removal.
- Trail maintenance on Area Y and Lake Louise Trail.
- Cleaned up the Rec Center Corridor following the Holiday Market.
- Repaired floor trim in men's bathroom at the Rec Center.
- Started preparing a room in the Clubhouse for archive storage.
- Armored gravel shoulder on Sudden Valley Drive & Arrowroot Place.
- Changed ballast on lights at sand/salt storage area at Area Z.
- Replaced motor mounts on woodchipper.
- Serviced SP-6.
- Replaced brakes on OP-22 and inspected bucket truck operation.

Successes

- New maintenance truck has been selected, and negotiations have been completed.
- Winter snow equipment and supplies are ready for the winter season. New maintenance truck OP-30 is scheduled to have a new plow and sander installed this week.

Planned Work

- Install brine tank on OP-24.
- Put up Christmas tree and lights at Rec Corridor.
- Complete street sweeping.
- Close AM/PM park bathrooms for the winter season.
- Install snowplow and sander on OP-20 and facilitate snow plan

training with Maintenance and Turfcare staff.

Recreation

Activity Summary

- Held Trunk or Treat on 10/25 with over 250 attendees.
- Holiday Market was held with 50 vendors and many attendees.
- Planning for Tree Lighting on Dec. 6; event will include activities like cookie decorating and games.
- Planning Barn Open House on Jan. 3.
- Most Marina backstops have been fixed.
- Finalizing 2026 Marina Renewal materials.
- Marina renewals set to open on Wednesday, Jan. 7.
- Obtaining quotes for new strength and cardio equipment.
- Wrote new policies for Employees Working Around Water and Insurance Requirement for Vendors at SVCA Events.

Successes

- Staffing - Team is working well together.
- Winter events.

Planned Work

- 2026 Access Card updates.
- Digitizing waiver.

Golf

Activity Summary

- Sent year-end letter to membership promoting the 3% discount for early cash or check payment of 2026 memberships.
- Successfully completed our third Winter Series event on Nov. 8 with a full field of 108 players.
- Met with the Golf Board to finalize the 2026 member event schedule.
- Trained staff on the administration of Golf Genius tournament software.
- Hosted two successful outside events - the Ron Roe Memorial and the U.S. Kids Tour.
- Completed major post-storm cleanup with the maintenance team around the clubhouse.
- Prepared for our fourth Winter Series event on Dec. 6. Full

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VIEWS

SUBMISSIONS

SV Views
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POLICY

The Sudden Valley Views welcomes letters to the editor submitted by members of the Association. Topical submissions of current news interest may be accepted up to six times per calendar year. Letters of up to 550 words are allowed. The editor may edit for style and libel.

DEADLINES

The deadline for editorial submissions (including letters to the editor) for the upcoming issue is the 23rd of each month. Editorial items may be submitted to: bill@lyndentribune.com. For advertising information and deadlines, please contact Mitze Kester at mitze@lyndentribune.com or call 360.354.4444.

1 free SVCA Access Card for each household

Did you know every SVCA member age 14 or older can be issued their very own SVCA Access Card?

An active Access Card allows you to enter the Community Center's Fitness Center & Pool and the peaceful Adult Center Quiet Pool & restrooms, located inside the door by the Quiet Pool Gate entrance.

Access Cards may also give you access to the Marina Wet Slips & Boat Launch, as well as the Area-Z RV & Trailer storage facility if you rent spaces there.

Each household can receive one free access card.

Each additional card issued per household currently costs \$8.

Annual renewal

Access Cards expire on Jan. 1 each year. To renew, please visit one of SVCA's two front desks:

Welcome Center hours of operation: Monday-Friday, 8:30 a.m. - 4:30 p.m.

Community Center hours of operation: Monday-Thursday, 8 a.m. - 7:30 p.m., Friday-Sunday, 8 a.m. - 8 p.m.

When you renew your card for 2026, you will receive a blue sticker. The blue sticker is a quick way to let staff know you have renewed your card.

Why renew?

Annual renewal enables the Association to keep your household's contact information current and ensures your waiver is up to date for using our pools and fitness center.

Importantly, by removing access permission from cards that are not renewed, we prevent individuals who no longer live in Sudden Valley from using Association facilities for free.

If you don't have the opportunity to renew your card before January, no worries.

You can update it at any time our front desks are staffed.



A DAY AT THE WATER



Max and Emmy Zarr enjoy the sun before it gets winter cold in Whatcom County. If you would like to see your child featured in our kid's views section, please send your submissions to BODvandepolder@suddenvalley.com. (Photo courtesy Allison Chaffee)



SUDDEN VALLEY VIEWS
Sudden Valley Community Association
4 Clubhouse Circle, Bellingham, WA 98229
www.suddenvalley.com

Administration Offices / Member Services are in the Welcome Center, just inside the Gate 2 entrance

Hours: 8 a.m. - 4:30 p.m. for remote assistance (phone or email)
9 a.m. - 4 p.m. for in-person assistance, Monday through Friday

- Administration Offices/ Member Services: 360-734-6430
- General Manager: Jo Anne Jensen, jjensen@suddenvalley.com, Ext. 321
- Accounting Manager: Joel Heverling, CPA, acctmgr@suddenvalley.com, Ext. 212
- Accounts Receivable: Gil Martinez, ar@suddenvalley.com, Ext. 214
- Accounts Payable: Davey Higashi, ap@suddenvalley.com, Ext. 215
- Collections Specialist: Angie Huggins, acctclerk@suddenvalley.com, Ext. 243
- Recreation Center Front Desk: 360-366-8450
- Director of Golf: Kevin LeDuc, kleduc@suddenvalley.com, Ext. 331

BOARD OF DIRECTORS

President: Keith McLean; Vice President: Tom Henning; Secretary: Taimi Van De Polder; Treasurer: Jean Maixner; Members: Joseph Adams, Sean Chaffee, Rob Gibbs, Ray Meador, Laurie Robinson, Daniel Rodriguez.

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COMPLIANCE CORNER

Festive lights and neighborly kindness



By Allen Helvajian
SVCA Compliance Manager

With the holiday season upon us, many residents are beginning to put up festive decorations, including beautiful Christmas

lights. We love seeing the community sparkle.

However, as you prepare your displays, we want to remind everyone of the importance of being considerate of our neighbors and adhering to the SVCA's policy on exterior lighting.

The rule on excessive lighting

The SVCA Exterior Lighting Policy (14.6.4 and Appendix F, Section 1) is in place because obtrusive lighting can extend beyond your property boundaries and become objectionable to neighboring residences.

A key requirement is that light bulbs must be shielded from view. This is why certain unshielded string lights, sometimes called "Café," "Bistro," or "Edison Lamps," are not approved for use in Sudden Valley — they typi-



With the holiday season upon us, many residents are beginning to put up festive decorations, including beautiful Christmas lights. We love seeing the community sparkle. (SVCA photo)

cally do not shield the bulb and may well exceed the need for safe movement.

Seasonal Consideration: Light Control

While we encourage holiday cheer, let's practice neighborly kindness by limiting the duration of potentially excessive light displays.

To help mitigate the impact of your holiday lights, please consider the following:

- Timers are your friend! Use a timer to ensure your lights turn off automatically when the eve-

ning is winding down.

- The 10 p.m. Rule: A good rule of thumb is to set your lights to turn off by 10 p.m. This allows everyone to enjoy the festive atmosphere while ensuring quiet, dark hours for those turning in for the night.

- Manual Turn-Off: If you don't use a timer, please make it a routine to turn off your exterior lights when you are turning in for the evening.

Remember, the purpose of exterior lighting is to make safe movement possible and enhance

aesthetic qualities, but it should not become a nuisance.

Thoughtful design and use can effectively control or eliminate obtrusive aspects of lighting.

If you have concerns about the type, magnitude, or number of outdoor lights, please contact the Security so the incident can be recorded and investigated.

We wish everyone a safe and beautifully lit holiday season.

If you have a compliance-related question, please send your emails to ACCAdmin@suddenvalley.com.

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Dr. Chaddock is a western Washington native. He attended WWU and is a 2003 doctoral Graduate of the University of Washington School of Dentistry.



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Full Membership Rates

Property Owners	Annual	Monthly	Non-Property Owners	Annual	Monthly
Single	\$2,350	\$200	Single	\$2,575	\$215
Couple	\$3,525	\$300	Couple	\$3,900	\$330
Family of 3+	\$3,750	\$320	Family of 3+	\$4,100	\$350
Young Family (children 15 or younger)			Young Family (children 15 or younger)		
After Noon Play	\$1,675	\$145	After Noon Play	\$1,875	\$160
Senior Limited (62 & up, M-F)	\$1,725	\$150	Senior Limited (62 & up, M-F)	\$1,900	\$165
Intermediate (Ages 18 - 28)	\$1,175	\$105	Intermediate (Ages 18 - 28)	\$1,275	\$115
Junior (17 and Younger)	\$360	\$38	Junior (17 and Younger)	\$390	\$43

Associate Membership: Associate members receive three complimentary rounds of golf, 50% off all green fees, 50% off range balls, handicap service, a locker, preferred tee times, and may play in all Golf Club tournaments and participate in all social events. **Cost: \$550 / year - \$50 / mo.**

Social Membership: Social members receive two complimentary rounds of golf, 25% off all green fees, a locker, preferred tee times and may play in all Golf Club tournaments and participate in all social events. **Cost: \$150 / year (\$175 / year with GHIN Handicap Service)**

Holiday Market brings yearly cheer to Sudden Valley



The Sudden Valley Ukulele Club, at right, performs traditional Polynesian holiday songs. (Kyle Kaltenfeldt/SVCA photo) **Above, The Holiday Market inside the Dance Barn. There were even more vendors in the lobby and outside.** (Kyle Kaltenfeldt/SVCA photo) **At left, children making cards and ornaments in the craft room.** (Nakell Jones/SVCA photo)



By Maxx Robinson
The Views

On Nov. 22, Sudden Valley hosted its annual Holiday Market. This festive event marks the transition into the winter season, bringing music, food, crafts and cheer to Sudden Valley.

The Holiday Market is held each year at the Community Center. Sudden Valley staff decorate the Dance Barn with lights, trees and wreaths, and vendors completely fill the barn with places to shop.

Close to 300 guests attended the Holiday Market this year, making for a packed event. On top of that, 54 vendors lined the Dance Barn, the Community

Center lobby and outside on the lawn.

For comparison, the 2025 Valley Fair had just over 40 vendors. At the Holiday Market, vendors sold everything from knitted accessories to homemade candles and candy.

While shopping, guests were treated to music performed by Sudden Valley's own Ukulele Club. The Ukulele Club performed an ensemble of songs during the market, most being traditional Polynesian holiday songs.

New this year was a kids craft room where children could decorate wooden ornaments, make holiday cards, and do festive coloring.

Of course, food was also plentiful. Gary from Northwest Connections, a regular at Sudden Valley events, sold hot dogs and kettle corn. His hot dogs always prove to be popular with Sudden Valley residents. Kettle corn was a perfect snack for the cooler weather.

The Holiday Market isn't the only winter event in Sudden Valley. For more holiday cheer, stop by the annual tree lighting at 5 p.m. Saturday, Dec. 6. We hope to see you there.

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FINANCIALS

**Sudden Valley Community Association
Balance Sheet**

September 30, 2025 and December 31, 2024

	Unaudited** Sep 30, 2025	See Note** Dec 31, 2024	Inc / (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 445,277	\$ 579,484	\$ (134,207)
Building Completion Deposit Fund	859,900	749,310	109,990
Member Receivables - Operations*	-	53,456	(53,456)
Other Receivables	3,250	3,350	(100)
Prepaid Expenses	142,758	82,148	60,610
Operating Lease ROU Assets	24,704	29,554	(4,850)
Inventory	5,742	5,824	(82)
Total Current Assets	1,481,631	1,503,726	(22,095)
Current Liabilities			
Accounts Payable	(98,747)	(159,772)	61,025
Accrued Vacation Liability	(90,029)	(76,335)	(13,694)
Accrued Payroll	-	(135,575)	135,575
Prepaid Assessments	(222,739)	(241,080)	18,341
Building Completion Deposits	(859,900)	(749,910)	(109,990)
Other Refundable Deposits	(10,246)	(9,956)	(290)
Operating Lease Liability	(24,704)	(29,554)	4,850
Prepaid Golf Memberships	-	(112,307)	112,307
Total Current Liabilities	(1,306,365)	(1,494,489)	188,124
Other Liabilities			
Contingent PPP Loan Liability***	(357,700)	(357,700)	-
Deferred Library Lease Revenue	(30,000)	(36,000)	6,000
Total Other Liabilities	(387,700)	(393,700)	6,000
Operating Reserve Funds			
Emergency Operating Cash	364,526	363,815	711
Undesignated Reserves Cash	323,814	302,135	21,679
Total Operating Reserve Funds	688,340	665,950	22,390
Net Operating Assets	\$ 475,906	\$ 281,487	\$ 194,419
CAPITAL			
Capital Current Assets			
CRRF (Capital Repair & Replacement) Cash Fund	3,729,886	3,172,197	557,689
Roads Reserve Cash Fund	2,786,393	2,102,138	684,255
Board Density Reduction Cash Fund	87,999	87,889	110
Mailbox Cash Fund	172,171	151,970	20,201
CRRF Capital Reserve Holding Cash	219,205	219,618	(413)
Mitigation Assignment of Savings Cash	49,887	49,823	66
LWWSO Assignment of Savings Cash	14,950	14,938	11
Member Receivables - Capital**	-	13,625	(13,625)
Total Capital Current Assets	7,060,491	5,812,197	1,248,294
Capital Fixed Assets			
Fixed Assets	16,776,835	17,006,025	(229,190)
Finance ROU Assets	60,709	119,060	(58,351)
Lots Held for Sale	231,826	231,826	-
Total Capital Assets	17,069,370	17,356,911	(287,541)
Long Term Liabilities			
CRRF Loan 2022	(1,335,383)	(1,539,073)	203,690
Finance Leases	(61,777)	(104,457)	42,680
Total Long Term Liabilities	(1,397,160)	(1,643,530)	246,370
NET ASSETS	\$ 23,208,607	\$ 21,807,065	\$ 1,401,542
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	187,132	(374,591)	561,723
Transfers Out from Operations to Capital	-	(145,600)	145,600
Current Year Net Income: Capital**	1,215,251	1,294,054	(78,803)
Transfers Into Capital from Operations	-	145,600	(145,600)
Retained Earnings**	4,858,301	5,232,892	(374,591)
Capital**	16,947,923	15,654,710	1,293,213
TOTAL MEMBER EQUITY	\$ 23,208,607	\$ 21,807,065	\$ 1,401,542

* The Association's internal policy is to write off any member receivables that are 30 days past due as bad debts for internal interim 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 September 30, 2025, and December 31, 2024, the balances of receivables written off were \$792,645 and \$699,426, 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 SVEA'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 through 2024 audited financial statements (2024 represents the most recently issued audited statements), which fully incorporate ASC 606 and comply with Generally Accepted Accounting Principles (GAAP).

*** At 2024 year end, the Association recorded a contingent liability relating to Paycheck Protection Program (PPP) loan funds that were received in May 2020 and then forgiven by the Small Business Administration (SBA) in September 2021, which are funds that the SBA has since subsequently deemed that the Association did not qualify for because of its 501(c)(4) tax exempt status, which was communicated to the Association by the government in April 2025. This contingency was classified by the Association as probable. And upon final resolution with the SBA, the Association believes that the estimated amount of liability will be limited to the original amount of the PPP loan funds received (\$357,700) because of the fact that the Association fully disclosed its tax exempt status to the SBA during the PPP loan application process, which the government has especially acknowledged.

**Sudden Valley Community Association
Income Statement Summary**

UNAUDITED	Current Month - September 2025			Year to Date - 9 Months Ending 9/30/2025			
	Operations & Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Reserves	Operations Better / (Worse) Budget	Coll %	Capital Reserves**
REVENUE							
Current Year Dues & Assessments Income:							
Dues & Assessments Income	238,089		246,560	2,145,507			2,222,057
Bad Debt Reserve	85		191	(48,421)			(34,942)
Net Current Year Assessment Income	238,174	12,067	246,751	2,097,086	62,124	87.7%	2,187,115
Bad Debt Recoveries - Prior Years			1,090				38,738
Golf Income	163,384	(4,742)		1,291,225	(11,308)		
Marina Income	-			236,829			6,528
Rec Center & Pools Income	812	(160)		39,075	7,857		
Legal & Collections Income	-			-			
Other Income	10,052	582		120,697	25,534		
Rental Income - Other	60	(107)		13,780	5,368		
Area 2 Rental Income	379	543		20,393	1,659		
Lease Income	5,832	949		51,884	8,534		
New Home Construction Fees	(2,950)	(4,850)		102,200	25,850		
Capital Gain (Loss) on Sale of Assets	-			-			1,200
Investment Income	477	(106)	3,057	5,335	88		26,302
Total Revenue	416,220	4,176	250,898	3,978,504	132,234		2,253,355
EXPENSES							
Salaries & Benefits	199,740	23,245		1,918,796	47,400		
Contracted & Professional Services	18,723	(1,999)		261,936	(102,290)		
CC&Rs/ Mandates	39,651	(2,023)		420,479	(78,928)		
Maintenance & Landscaping	28,299	8,379		394,146	(99)		
Utilities	12,873	1,115		170,800	5,600		
Administrative	13,747	(1,235)		155,689	(12,875)		
Regulatory Compliance	51,173	(10,144)		249,985	(63,393)		
Insurance Premiums	20,796	(3,274)		161,492	(3,900)		
Other Expenses	201	216		418	3,332		
Depreciation Expense			108,710				978,390
Interest expense			4,734				46,089
Total Expenses	385,203	14,280	113,444	3,733,741	(205,153)		1,024,479
Net Income (Loss)	31,017	18,456	137,454	244,763	(72,919)		1,228,876
Net UDR Activity for Operations							
GM Recruiting Expense	(2,872)			(3,271)			
Legal Expenses - Past Due Account Collections	-			(9,984)			
Hazardous Tree Removal	(14,905)			(74,943)			
Net Income (Loss) with Board Approved UDR	13,239	18,456	137,454	156,565	(72,919)		1,228,876
Other Activity							
Net Other UDR Activity*	8,844			91,717			
AR Accrual - Prior Year Reversal	-			(53,456)			(13,625)
AR Accrual - Current Year	-			-			
Lease Income - Library Prepaid Recognized	667			5,000			
Vacation Liability Accrual	(604)			(13,694)			
Total Other Activity	8,907			30,567			(13,625)
Grand Total Activity	22,146	18,456	137,454	187,132	(72,919)		1,215,251

* 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.



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Neither unsigned letters nor letters containing personal attacks of a libelous nature will be published. The *Sudden Valley Views* reserves the right to edit or refuse any letter. All columns and letters on the opinion page are the views of the authors and do not necessarily reflect the views of the *Sudden Valley Views* newspaper.

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FINANCIALS

Sudden Valley Community Association
Operations - By Department
January 1, 2025 to September 30, 2025
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	143,499	42,810	70,364	(3,810)	447,335	(123,649)	(374,200)	(84,649)
Accounting	23,761	(9,879)	271,971	9,117	72,633	(4,093)	(320,843)	(4,855)
Administration	6,387	5,600	306,674	34,094	142,735	(50,711)	(443,022)	(11,017)
Common Costs	47,570	12,326	-	-	415,336	(89,978)	(367,766)	(77,652)
Facilities	72,277	8,693	45,462	(2,260)	127,598	38,984	(100,783)	45,417
Maintenance	-	-	273,398	34,837	76,218	11,751	(349,616)	46,588
Subtotal	293,494	59,550	967,869	71,978	1,281,855	(217,696)	(1,956,230)	(86,168)
Golf	1,291,225	(11,308)	654,676	52,125	392,705	(36,805)	243,844	4,012
Marina	243,843	7,142	-	-	17,050	(966)	226,793	6,176
Rec/ Pools/ Parks	52,855	14,725	296,251	(76,703)	123,334	2,915	(366,730)	(59,063)
Subtotal	1,587,923	10,559	950,927	(24,578)	533,089	(34,856)	103,907	(48,875)
Subtotal Operations before Ops Dues	1,881,417	70,109	1,918,796	47,400	1,814,944	(252,552)	(1,852,323)	(135,043)
Ops Dues Earned	2,145,507	-	-	-	-	-	2,145,507	-
Curr Yr Bad Debts Activity	(48,421)	-	-	-	-	-	(48,421)	-
Net Ops Dues	2,097,086	62,124	-	-	-	-	2,097,086	62,124
Net Operations	3,978,503	132,233	1,918,796	47,400	1,814,944	(252,552)	244,763	(72,919)
Net BOD Approved UDR Activity for Operations	-	-	-	-	-	-	-	-
GM Recruiting Expense	-	-	-	-	3,271	-	(3,271)	-
Legal Expenses - Past Due Account Collections	-	-	-	-	9,984	-	(9,984)	-
Hazardous Tree Removal	-	-	-	-	74,943	-	(74,943)	-
Net Operations with Board Approved UDR	3,978,503	132,233	1,918,796	47,400	1,903,142	(252,552)	156,565	(72,919)
Other Operating Activity	-	-	-	-	-	-	-	-
UDR Activity	99,102	-	-	-	7,385	-	91,717	-
AR Accrual - Prior Year Reversal	(53,456)	-	-	-	-	-	(53,456)	-
AR Accrual - Current Year	-	-	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	6,000	-	-	-	-	-	6,000	-
Vacation Liability Accrual	-	-	-	-	13,694	-	(13,694)	-
Total Other Operating Activity	51,646	-	-	-	21,079	-	30,567	-
Grand Total Operations Activity	4,030,149	132,233	1,918,796	47,400	1,924,221	(252,552)	187,132	(72,919)

* Excludes Depreciation
B / (W) = Better / (Worse) Than Budget

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Free family friendly trivia.

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at the SVCA Community Center.
8 Barn View Ct, Bellingham, WA 98229.

Prizes for the top 3 teams donated by Tino's!




2026 SVCA Board Calendar

Date	Time	Location	Session Type
January 08, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
January 22, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
February 12, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
February 26, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
March 12, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
March 26, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
April 09, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
April 23, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
May 14, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
May 28, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
June 11, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
June 25, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
July 09, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
July 23, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
August 13, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
August 15, 2026	7:00 PM	Multi-Purpose Room A	Budget Town Hall (Tentative)
August 27, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
September 10, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
September 24, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
October 08, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
October 22, 2026	7:00 PM	Multi-Purpose Room A	Board Business Action - Regular Board Meeting
November 7, 2026	1:00 PM	Dance Barn	Annual General Meeting (Tentative)
November 7, 2026	3:00 PM	Dance Barn	Organizational Meeting (Tentative)
November 12, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session
December 10, 2026	7:00 PM	Multi-Purpose Room A	Board Working Session

Notes:

- 2nd Thursday = Board Working Session
- 4th Thursday = Board Business Action - Regular Board Meeting
- Times and locations subject to change without notice



**SUDDEN
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Sudden Valley Community Association

360-734-6430
4 Clubhouse Circle Bellingham, WA 98229
www.suddenvalley.com

Board of Directors Meeting

7:00 PM, 8 Barn View Ct. Multipurpose Room A

Call to Order

Roll Call

- 1) **Adoption of Agenda**
- 2) **Announcements**
- 3) **Property Owner Comments – 15 Minutes Total**
Please note that comments are limited to 3 minutes per person.
- 4) **Consent Agenda**
- 5) **Reports**
- 6) **Continuing Business**
- 7) **New Business**
- 8) **Executive Session**

Adjournment



will be hosting...

Breakfast with Santa!

Saturday December 13, 2025
9am - 11:30am

FREE

- ❄ Pictures with Santa
- ❄ Crafts for Kids
- ❄ Toys for Tots
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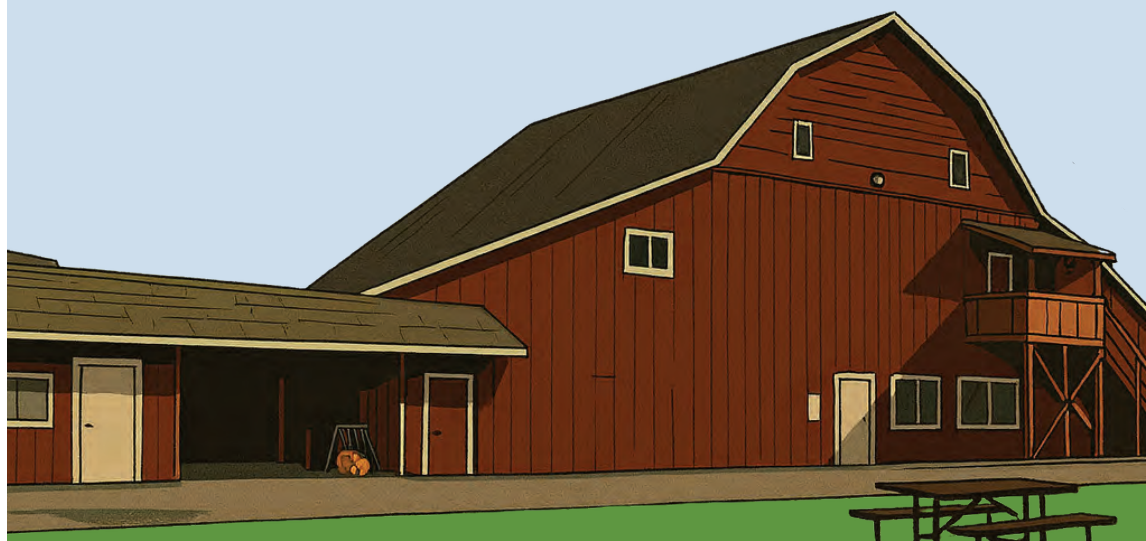


SUDDEN VALLEY

Community Center Open House

Saturday, January 3rd
10:00 AM - 11:30 AM

- Meet Members of SVCA Clubs
- Meet Our Fitness Instructors
- Get a Tour of the Community Center



FINANCIALS

Sudden Valley Community Association
Operations - By Department
September 1, 2025 to September 30, 2025
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	(2,950)	(7,646)	7,412	(297)	34,110	(3,208)	(44,472)	(11,151)
Accounting	3,447	228	28,878	1,164	22,979	(16,081)	(48,410)	(14,689)
Administration	932	810	32,705	3,720	11,655	(2,824)	(43,428)	1,706
Common Costs	6,100	2,184	-	-	65,334	(4,739)	(59,234)	(2,555)
Facilities	6,211	1,325	5,291	(660)	6,123	6,134	(5,203)	6,799
Maintenance	-	-	25,815	7,921	7,532	2,355	(33,347)	10,276
Subtotal	13,740	(3,099)	100,101	11,848	147,733	(18,363)	(234,094)	(9,614)
Golf	163,384	(4,742)	69,649	25,894	29,033	5,442	64,702	26,594
Marina	50	50	-	-	723	(152)	(673)	(102)
Rec/ Pools/ Parks	872	(100)	29,990	(14,497)	7,974	4,108	(37,092)	(10,489)
Subtotal	164,306	(4,792)	99,639	11,397	37,730	9,398	26,937	16,003
Subtotal Operations before Ops Dues	178,046	(7,891)	199,740	23,245	185,463	(8,965)	(207,157)	6,389
Ops Dues Earned	238,089	-	-	-	-	-	238,089	-
Curr Yr Bad Debts Activity	85	-	-	-	-	-	85	-
Net Ops Dues	238,174	12,067	-	-	-	-	238,174	12,067
Net Operations	416,220	4,176	199,740	23,245	185,463	(8,965)	31,017	18,456
Net BOD Approved UDR Activity for Operations								
GM Recruiting Expense	-	-	-	-	2,872	-	(2,872)	-
Legal Expenses - Past Due Account Collections	-	-	-	-	-	-	-	-
Hazardous Tree Removal	-	-	-	-	14,906	-	(14,906)	-
Net Operations with Board Approved UDR	416,220	4,176	199,740	23,245	203,241	(8,965)	13,239	18,456
Other Operating Activity								
UDR Activity	8,001	-	-	-	(843)	-	8,844	-
AR Accrual - Prior Year Reversal	-	-	-	-	-	-	-	-
AR Accrual - Current Year	-	-	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	667	-	-	-	-	-	667	-
Vacation Liability Accrual	-	-	-	-	604	-	(604)	-
Total Other Operating Activity	8,668	-	-	-	(239)	-	8,907	-
Grand Total Operations Activity	424,888	4,176	199,740	23,245	203,001	(8,965)	22,146	18,456

* Excludes Depreciation
 B / (W) = Better / (Worse) Than Budget



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Valley: November events unite Sudden Valley members

Continued from 2

field with 144 players.

- Installed three new driving range mats and cleaned up hitting area.
- Working on a new design platform for our golf website.

Successes

- Strong start to November, highlighted by two outside events and a well-attended Winter Series tournament.
- November has been a better than average revenue month.

Planned Work

- Host the fourth Winter Series event scheduled for Dec. 6.
- Contact previous outside tournament organizers to start rebooking for the 2026 season.

Turf Care Activity Summary

- Golf course conditioning is well into fall/winter operations.
- All rough and surrounding out of play areas being aerated with tow behind aerator.
- Leaf and debris cleanup continues during wind and rain events that seem to be continuous.
- Turfcare building renovation well under way. Interior demolition done, plumbing work underway.
- Maintenance work begins at Lake Louise dam gate. ETA for completion is Nov. 28.
- Irrigation system sprinkler maintenance around greens ongoing.
- Light topdressing putting

greens with sand ongoing.

Successes

- All activities are going as planned with fall/winter activities well underway.
- Demonstration garden planted.
- Golf course conditions are holding up well this late into fall.

Planned Work

- Continue general conditioning through fall/winter.
- Aerating and sand topdressing wet areas and approaches.
- Fairway deep tinning 4-5" to begin after rough areas are completed.
- Wrap up rough and out of play area aerating.
- Planning in house tree pruning thinning for winter 2026.

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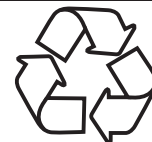
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FINANCIALS

Sudden Valley Community Association Reserve Cash Balance & Activity

9 Months Actual, 3 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 12/31/2024	3,172,197	2,102,138	219,618	87,889	151,970	64,760	\$ 5,798,572	363,815	302,135	\$ 665,950
Dues Received	1,079,615	1,114,302	-	-	19,891	-	2,213,808	-	114,195	114,195
Storm Water Mitigation Plan Fee	-	-	-	-	-	-	-	-	-	-
Investment Income	14,621	10,755	429	111	310	77	26,302	711	627	1,337
Sale of Assets	1,200	-	-	-	-	-	1,200	-	-	-
Mitigation Release	-	-	-	-	-	-	-	-	-	-
2025 Expenditures	(537,747)	(440,802)	(841)	-	-	-	(979,390)	-	(93,142)	(93,142)
Net Available Cash at 9/30/2025	3,729,886	2,786,393	219,205	87,999	172,171	64,837	\$ 7,060,491	364,526	323,814	\$ 688,340
3 Month Outlook										
Outlook - 2025 Dues (95% collections)	343,498	353,279	-	-	6,313	-	\$ 703,090	-	-	\$ -
Outlook - Prior Year Collections	4,973	5,115	-	-	91	-	10,179	-	9,821	9,821
CRRRF Loan Payments for year 2025	(83,260)	-	-	-	-	-	(83,260)	-	-	-
Obligated Expenses/Holdings	(1,147,736)	(1,150,663)	(219,205)	-	-	(64,837)	(2,582,441)	-	(38,842)	(38,842)
Net Usable Cash Balance 12/31/2025	2,847,361	1,994,124	-	87,999	178,575	-	\$ 5,108,060	364,526	294,793	\$ 659,318
Board Recommended Carryover Balance	(600,000)	(500,000)	-	-	-	-	\$ (1,100,000)	-	-	\$ -
Net Usable Cash 12/31/2025, After Recommendation	\$ 2,247,361	\$ 1,494,124	\$ -	\$ 87,999	\$ 178,575	\$ -	\$ 4,008,060	\$ 364,526	\$ 294,793	\$ 659,318
Net Current Year Cash Increase (Decrease)	(324,836)	(108,014)	(219,618)	111	26,605	(64,760)	\$ (690,512)	711	(7,342)	\$ (6,632)

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

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The following are the Sudden Valley Community Association's various boards and committees.

To learn more about each, visit: <https://suddenvalley.com/committee-information>

- Board of Directors
- Architectural Control Committee (ACC)
- Document Review Committee
- Finance Committee
- Long-Range Planning

Committee
 • Nominations & Elections Committee
 • Appeals Committee

Looking for Sudden Valley news and updates? Learn more through the following outlets:


Online: SuddenValley.com
 This website is updated regularly with news, SVCA staff reports, and announcements as well as current meeting minutes, rules and regulations, and much more.

Social Media: Facebook & YouTube
 Find the Sudden Valley Community Association on YouTube, where SVCA meetings of the Board of Directors and Committees are regularly posted, and Facebook for weekly announcements.

E-Mail: Sudden Valley Community Association e-Blast
 Sign up for our e-blast to receive community event and other important updates delivered directly to your inbox.

Print Media: The Sudden Valley Views
 Published each month and delivered by mail to property owners. Also available for pick up in various community locations including the administration building, community center, and at the market. Please contact us if you wish to start or stop mail delivery.

Gate Signs
 Meetings and events are also posted one-to-two weeks before they occur.



SUDDEN VALLEY
Pet of the
MONTH

This month's Pet of the Month is Daisy, submitted by Louie and Lynn Lopez.

Daisy is 9 years old and loves to swim laps at the marina!

Do you have a pet of the month?
 If you think that your pet is ready for prime time, please send a high resolution photo with your pet's name, your name, and a brief description to office@suddenvalley.com

THE SUDDEN VALLEY *Pet of the* **MONTH** IS SPONSORED BY:



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SVCA acronyms

ACC – Architectural Control Committee AGM – Annual General Meeting BOD – Board of Directors BMP - Best Management Practices CC&Rs – Covenants, Conditions & Restrictions CIP – Capital Improvement Plan CRRRF – Capital Repair and Replacement Reserve Fund CTK – Christ the King Church DNR - Washington State Department of Natural Resources DOE - Washington State Department of Ecology DRC – Document Review Committee EIS - Emergency Information System FTE – Full Time Employees GIS - Geographic Information System GM – Sudden Valley's General Manager GMA – Growth Management Act HOA – Homeowner's Association LAMIRD - Limited Areas of More Intensive Rural Development LRPC – Long Range Planning Committee LWPG – Lake Whatcom Policy Group LWUSD - Lake Whatcom Water	& Sewer District MOU – Memorandum of Understanding MPR – Multi-Purpose Room N&E – Nominations and Elections NPDES- National Pollutant Discharge Elimination System OPS – Operations PSE - Puget Sound Energy PUD – Planned Unit Development RCW - Revised Code of Washington REC – Parks & Recreation Department RFP – Request for Proposals RFQ – Request for Qualifications ROW - Right-of-Way SGM – Special General Meeting SOP – Standard Operating Procedure SVCA – Sudden Valley Community Association UDR – Undesignated Reserves WCLS - Whatcom County Library System WCOG - Whatcom Council of Governments WCSO – Whatcom County Sheriff's Office WDFW - Washington State Department of Fish and Wildlife WTA - Whatcom Transportation Authority WUCIOA – RCW 64.90 – The WA Uniform Common Interest Ownership Act
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1 Lake Louise Dr #42, Lakeridge Condominium
 Current Best Buy! Spacious single-level condominium feat. attached single-car garage converted into an office. Open floor plan w/ vaulted ceilings, high windows, and stainless-steel appliances. Newer gas furnace and lg primary bedroom w/ensuite bathroom. All appliances are included! The Lakeridge complex offers private amenities including a swimming pool and tennis court. \$137,000 Special Assessment for complete exterior renovations, incl. new windows, decks, roof, siding, paint. Assessment may be paid in full at closing or financed at \$1,100/month at 7% interest. **\$210,000**

7933 Oregon Trail, Maple Falls Just 25 minutes from Bellingham, this beautifully situated home offers the perfect blend of convenience and comfort. Designed with an open-concept layout and vaulted ceilings in the living room, the space lives larger! High-end finishes include custom cabinetry, quartz countertops, SS Appliances, and durable flooring. With 3 bedrooms and 2 bathrooms—including a spacious master suite—all on one level, this home is ideal for easy living. Step out onto the back patio and enjoy the outdoors! BONUS 350 sq ft storage attic space above garage w/ pull down stairs, this home has it all! Come check it out! **\$430,000**

SUDDEN VALLEY RENTAL LISTINGS

No smoking of any kind, no drugs. Applicants must have good credit. Call for application. Application fee - \$35 single, \$45 married.

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Happy Holiday Season to All!

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