



SUDDEN VALLEY COMMUNITY ASSOCIATION

# SUDDEN VALLEY VIEWS

October 2025

WWW.SUDDENVALLEY.COM

## SVCA executives deliver year-end budget summary

### The Views

This year, 2025, has been an eventful year here in Sudden Valley. Your Board of Directors has been working diligently with guidance from our committees throughout the year.

We can't thank our volunteers nearly enough for all the time and effort that they give to SVCA, but we'll state it anyway. Thank you.

After recovering

from an historic bomb cyclone in November 2024 we determined that we needed to expand our budget for hazardous trees, with the caveat that if we don't use these funds within the year that the carryover could be used for forest management [to reduce preemptively] hazards in our green spaces.

This increase was not in our existing budget and the majority of our dues increase this year will go to increas-

ing the hazardous trees line item, now tagged as hazardous trees and forest management.

The remaining increase in dues will be directed primarily at costs that are exceeding the current inflation rate: staff, health insurance, liability insurance and utilities.

These are not fixed costs, but increasing costs that generate bills needing to be paid. Holding dues level will not meet our needed and necessary

expenses. So while we are not pleased to have to do it, we are increasing dues 7% this year.

It is interesting to note from a Long Range Planning document from 1989 many of the issues then are still issues today.

The top concerns then were rules and regulations enforcement, maintenance, new amenities, communications, Money, and management of growth.

In the introduction,

it began with this:

"Since it's inception in 1974, the SVCA has been faced with a multitude of planning decisions. Many decisions reflected short term issues primarily due to revenue shortfalls or indebtedness on the part of the Association. It was difficult to incorporate long term goals into the planning process when immediate needs were pressing the communities' resources to the limit."

We seem to have been stuck in this paralysis by analysis phase for some time now. This board wants to advocate for the future in a prudent and fiscally conservative way, as waiting and delaying just increases the cost for projects down the road.

For example, waiting to build the Barn 6 location pavilion due to inaction increased costs in at least two major ways. First, inflation has driven up

the cost of most everything that goes into a building.

Secondly, building code requirements have become more prescriptive, which can be financially more expensive to comply with.

In regards to the proposed structure for the Barn 6 location, the advisory vote was seriously taken into consideration.

But when consid-

See **Diligently** on 10

## Sudden Valley Board approves water lily abatement

### Lake Louise project calls for two herbicide treatments

By Bill Helm  
Editor

SUDDEN VALLEY — A 36-acre recreational lake owned by the Sudden Valley Community Association, Lake Louise has historically been treated for invasive fragrant water lilies.

According to a Sept. 11 memo to Sudden Valley's board of directors, General Manager Michael Bennett and Golf Course Superintendent Greg Walden wrote that until 2021, a licensed SVCA Golf Department employee "applied approved aquatic herbicides under the Association's Washington State Department of Ecology Aquatic Pest Control Permit."

"Following the departure of that licensed applicator," Bennett and Walden wrote, SVCA has not performed treatments which has resulted in "significant regrowth of invasive lilies."

On Sept. 11, the Sudden Valley Board approved Lake Louise water lily abatement as it authorizes Bennett to enter into a contract with AquaTechnix, LLC for aquatic herbicide treatments of Lake Louise under SVCA's Aquatic Pest Control Permit, WAG994472.

The contract will be for two treatments, the first one in October 2025, with the second, a follow-up treatment, to be in spring 2026.

Total cost of the abatement is to not exceed \$8,400 and will be funded by 6110 Landscape R&M.



On Sept. 11, the SVCA Board approved a Lake Louise water lily abatement project budgeted to cost no more than \$8,400 and to be funded by 6110 Landscape R&M. Pictured, Sudden Valley volunteers remove invasive water lilies from Lake Louise. (Photo courtesy Zophia Bernabe)

Bennett and Walden explained in their memo that the current overgrowth "has now impacted water quality, recreational use and aesthetic values of Lake Louise."

"Fragrant water lilies are considered invasive," the memo stated. "Unchecked expansion poses ecological and com-

munity use risks."

### Annual General Meeting

Also on Sept. 11, the SVCA Board approved Annual General Meeting voting, ballot materials and documents for SVCA's Nov. 1 AGM. Sudden Valley will hold its AGM in the Dance Barn at 1 p.m. Saturday, Nov. 1.

Sudden Valley members in good standing may vote either in person, by proxy or online at [suddenvalley.com](http://suddenvalley.com).

At the Nov. 1 AGM, the Sudden Valley Board will announce the 2025 election results. The board will also bring to member vote bylaw amendment, Article VI, Section 7, leasing be amended to provide for fines for owners who fail to comply with SVCA Bylaws and required government regulations pertaining to the leasing or rental of their property in Sudden Valley.

The board and the public will discuss be-

fore the official membership vote.

The Sudden Valley Board will also bring to membership vote and ratification the association's proposed \$8,103,858 budget for 2026. The budget includes roughly \$2.2M in non-assessment revenue and roughly \$5.9M of assessment revenue.

Assessment revenue for 2026 comes in four categories: operations at \$3.048M, CRRRF (Capital Repair and Replacement Reserve Fund) at \$1.422M, Roads Reserve Fund at \$1.411M and Mailbox Reserve Fund at \$25K.

Total monthly dues for the proposed 2026 Annual Consolidated Budget — operations and capital dues — are \$167.21 for a developed lot and \$158.79 for an undeveloped lot.

The Sudden Valley Board, at a Sept. 4 special meeting, adopted the 2026 budget and recommended its membership ratify and approve that budget at the Nov. 1 AGM.

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# Understanding our architectural control policies



By Allen Helvajian

As members of the Sudden Valley Community Association, we all share a common goal: to maintain the natural beauty and aesthetic integrity of our community. To achieve this, the Architectural Control Committee has established a set of policies that guide new construction and exterior alteration projects.

It's important for all homeowners to understand that these policies may be more restrictive than those of Whatcom County, and both county permits and ACC

approval may be required before any work begins.

**Projects requiring ACC approval**

For any new structure, improvement, exterior alteration, remodeling, rebuilding or addition to be erected on your property you must first obtain written approval from the ACC before work commences. This process is in place to ensure all projects harmonize with both the natural and built environments. Projects that require approval include:

- **New construction and alterations:** Any new building, addition, remodeling, rebuilding, or exterior alteration.

- **Accessory structures:** The construction of sheds, storage areas, or other accessory structures.

- **Driveway replacement:** The complete replacement of an existing driveway.

- **Painting:** Any exterior paint color that deviates from the pre-approved color palette requires ACC review and approval.

- **Fences and privacy screens:** The installation of fences, hedges, pet enclosures, or privacy screens.

- **Significant tree and vegeta-**



The Architectural Control Committee has established a set of policies that guide new construction and exterior alteration projects. (SVCA photo)

tion removal: The removal of any native tree or vegetation requires prior approval from the ACC. Specifically, you must obtain a Whatcom County Tree Removal Permit before you apply to the ACC for removal of an evergreen tree 12" or larger in diameter or a deciduous tree 8" or greater in diameter.

The application for a construction project, including exterior alterations, must be submitted to the SVCA Administration no later

than noon seven business days before a scheduled ACC meeting.

**Work that does not require approval**

While many projects require prior approval, certain maintenance and minor updates are generally considered routine and while they do not need to be submitted to the ACC they may require approval of the general manager. Please see administration for more details. These projects typically include:

- **Routine landscaping:** Maintenance of developed landscaping is permitted. This includes the removal of undesirable landscapes and non-native trees and shrubs.

- **Pruning:** You can prune dead branches and prune branches that are six inches or less in diameter without approval. However, you may not exceed 25% of the foliage density of any individual tree.

- **Minor tree removal:** Small trees, branches, and vegetation less than 10 inches in diameter and within 10 feet of a residential structure can be removed without approval.

- **Painting:** Painting with a color that is already on the pre-approved list of paint colors for the community.

**The importance of compliance and consequences of violations**

When homeowners fail to fol-

low these policies and begin unauthorized construction, it can have a negative impact on the community. For example, unauthorized activities such as tree removal can result in fines for the property owner if trees are damaged or destroyed.

The property owner is responsible for any fines or property damage resulting from the actions of their contractor.

Completed projects are reviewed by the Architectural Control Inspector or other designated staff to ensure adherence to the approved plans and specifications. Failure to do so can result in the assessment of fines based on the existing SVCA fee and fine schedule.

Furthermore, any outstanding violations or fines must be resolved before any new permits or approvals are granted.

Voluntary compliance with these policies helps keep costs down, protects our property values, and ensures Sudden Valley remains a pleasant place to live for everyone.

If you have any questions about a planned project, contact SVCA Administration to understand the guidelines and approval process.

-- Allen Helvajian is Sudden Valley's compliance manager

**SUDDEN VALLEY**

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# 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](mailto:bill@lyndentribune.com). For advertising information and deadlines, please contact Mitze Kester at [mitze@lyndentribune.com](mailto:mitze@lyndentribune.com) or call 360.354.4444.

## LETTERS

### Please cast your vote

*Editor,*

Dear Sudden Valley neighbor. Please consider the following, then vote to reject the SVCA budget for 2026. Why? Because this budget moves Sudden Valley rapidly toward development that many SVCA neighbors do not want at all. A vote to reject the budget will require the Board of Directors to pause plans and reassess.

Again, why should we vote to reject the proposed budget?

- The budget is based on a 7% increase in your dues, the maximum allowed by our bylaws. If we continue to go forward and construct multi-million dollar buildings without a comprehensive plan, our dues will continue to rise.

- The board seems to be listening to only a small group of members. In fact, this board appears to be ignoring membership preference votes, membership priorities expressed in surveys, and membership concerns and ideas expressed by some very intelligent, skilled and experienced neighbors.

- Current plans for Sudden Valley include construction of a \$4-plus million building in place of the open-air pavilion for which the community expressed preference.

- The board has stated an intent to build a multi-million dollar event center which will attract non-residents and cost more than \$8 million to build.

Management and maintenance costs, not as yet calculated or considered, will also be right out of our pockets. Our dues will continue to increase every year to pay for this.

Don't you think the board should listen to all the members?

Do you want to have a voice in the future of Sudden Valley? If you do, then you must vote to reject this budget. Why? Because a reject vote requires the board to pause and go back to the drawing board. A reject vote requires the board to return to the 2025 budget, and come up with another plan. A reject vote prevents the board from taking out millions of dollars in loans

that we will all have to pay back. Approximately 1600 votes are needed for this budget to be rejected. I ask that your vote be one of them.

A vote to reject the budget says "Listen to all of us."  
*Susan and Peter Lehman  
Sudden Valley*

### Input is critical for stakeholders

*Editor,*

If you got the Parks Department mailer from the City of Bellingham, you may have seen their request for input on a new park. The city clearly understands that it must broadly seek the input of all stakeholders as a fundamental part of the planning process. That input is crucial to understanding the needs and wishes of the taxpayers who will bear the cost.

Why is our Board unwilling to slow down with their barn plans and consider a well-formed, professionally developed, actionable survey for our members, publicized through every possible mechanism? The board would then have a more complete picture of what amenities our community members want to see in the barns as well as the rest of Sudden Valley and a ranking of which are most important to them.

There is a \$4 million loan in the budget on the November ballot. That money was intended to cover the cost of the Barn 8 renovation/retrofit. But it seems very likely that the Board will instead draw at least \$3M of that money to pay for an enhanced Barn 6 pavilion. That means we will need a large special assessment to fund the work at Barn 8.

On the 2023 Advisory Vote, we chose the open air pavilion option. Now we are being told that we must have an enhanced, enclosed pavilion because somehow we cannot function as a community while Barn 8 is being worked on, unless we have all the extras in the pavilion during the transition.

I'm sure there are plenty of members who would agree with me that we do not want to spend an extra \$1-2 million to enclose and heat the pavilion and pro-

vide a temporary fitness center, kitchen, meeting rooms, showers and generator during Barn 8 work.

There are meeting spaces galore at libraries, schools and other venues in Bellingham. A kitchen and showers already exist in Barn 8 - no need for a permanent duplication in Barn 6. As far as the fitness center, folks can certainly find a temporary alternative to an SV fitness center for a couple years. It's not the responsibility of the whole community to fund their exercise during that time.

And under no circumstances should the Board be considering the needs of CTK Church in any of this planning. Maybe that's not happening, but it would be utterly inappropriate if it were.

The Board is currently planning to spend at least \$7-8 million for Barn 6 and Barn 8. They have not even considered the additional costs to staff, equip, operate and maintain an enclosed pavilion. Our operating budget barely covers our current costs, and yet we have another 7% increase in dues.

Let's take the time to get the proper input from all of our members first instead of using a small number of voices from town halls, emails and hallway conversations. And then develop a professional comprehensive plan that covers both barns, so that our members have a full understanding of the finances and timelines that are involved.

*Jane David  
Sudden Valley*

### Please remember to vote in the upcoming AGM

*Editor,*

I encourage every member of Sudden Valley to remember to vote in the upcoming Annual General Meeting (AGM).

You should receive your voting package in the mail soon or you may opt to vote electronically this year. As always, you will be asked to approve or reject the annual budget.

Please note, that the general budget is automatically approved unless 50%-plus-one of all eli-

gible votes are cast to reject it.

Simply put:

- Choose not to vote, and your vote will count as an approval of the budget.

- Vote and reject the proposed budget and the budget will remain at the 2025 level.

- It will take over 1,559 votes rejecting the budget to keep it at current levels. Based on 3,116 total lots or (3,116 ÷ 2 -plus one. That's a lot of votes and rarely is ever achieved.

The general budget has been increased by 7% again this year. It will continue to increase unless enough of the membership votes to reject it.

Don't miss your opportunity to make your voice count. Remember to vote in the upcoming SVCA Annual General Meeting.

Also, if you rent, please check with your landlord and encourage them to vote for you. Increases in dues most likely will affect the rent you pay as well.

*Cheryl Taylor  
Sudden Valley*

### Your vote counts probably more than you realize

*Editor,*

Soon you may vote to either approve or reject the Board's proposed 2026 budget. Do you realize how important your vote truly is for this community? Not everyone does. Here's some information about why your vote is so significant, and a few thoughts about why we think it's especially important this year.

So why is your individual vote so crucial to our Homeowners Association (HOA) community?

Because the budget proposed by the board each fall determines our dues for the coming year(s).

And because Washington law states that the budget proposed by an HOA board is automatically ratified unless a majority of the association's voting power votes to reject it. If rejected, the prior year's budget remains in effect.

(The law, referred to as "WUCIOA" or Washington Uniform Common Interest Ownership Act, was enacted about seven years ago).

Yes, voting on budget plans in

HOAs is different from voting in just about any other election you may participate in, anywhere.

Again, the law states that in our HOA, the proposed budget will be deemed approved, or ratified, unless the majority of all possible eligible votes in SV vote to reject it.

In even plainer language, this means that if you don't vote, your non-vote counts as a vote in favor of approving the budget. So, when you don't vote there are real and tangible consequences for our community.

Far less than half of the SV Community Association votes regularly. Right now, in SV, it would take over 1,500 votes to reject the budget.

What happens if we vote to reject a budget? Nothing drastic or scary. The last approved budget stays in force, and the board is required to return to the drawing board to draft another plan/budget to present for a vote.

Why do many of us think that your vote is especially important this year?

- The budget for 2026 includes a 7% increase in your dues, the maximum amount allowed per our bylaws.

- Requests for additional funds (dues) are expected to follow, by way of expected special assessments.

- The board has not provided clear objectives or benefits to the community. All we know for certain is that there are plans for new, shiny buildings.

- In recent meetings, our board has made it very clear that they intend to ignore the results of recent advisory votes and past surveys. Specifically they have stated that SV "will build two new buildings" here. Both of which will cost us millions of dollars upfront and millions more to manage.
- Many of your neighbors think the SVCA Board is rushing these plans. We want the SV Board of Directors to simply hit the pause button, then assess and honestly consider the needs and priorities of the entire community.

How do we compel the board to hit the pause button? We vote to reject the proposed budget.

Voting to reject the proposed

See **Letters** on 12



SUDDEN VALLEY VIEWS  
Sudden Valley Community Association  
4 Clubhouse Circle, Bellingham, WA 98229  
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Administration Offices / Member Services are in the Welcome Center, just inside the Gate 2 entrance

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9 a.m. - 4 p.m. for in-person assistance, Monday through Friday

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**FROM THE GM'S DESK**

# Are we really embarrassed to become our parents?



**Michael Bennett**

Progressive Insurance's familiar ad campaign — "We can't protect you from becoming your parents, but we can protect your [insurance needs]..." — has become one of the most memorable to me recently.

In the spots, a "Parenta-Life Coach," Dr. Rick, helps adults resist small, awkward habits their parents exhibit: chatting with

strangers in stores, overexplaining technology, or being overly frugal.

The ads are funny and poignant because they highlight something nearly everyone recognizes — that moment when you hear yourself say or do something and think: Oh no, that sounded just like Mom or Dad. But they also raise an interesting question: are these behaviors really negatives, or do they represent something deeper we might actually value?

**Flaws or virtues?**

Progressive frames parental quirks as mildly embarrassing. Younger generations are shown trying to avoid slipping into those habits as they embrace modern, digital and fast-paced lifestyles. But if we look more closely, many of these traits aren't flaws at all.

- Talking to strangers at the store isn't awkwardness — it's friendliness.
- Overexplaining isn't clue-

lessness — it's patience and a desire to help.

- Frugality isn't outdated — it's responsibility.

In truth, these behaviors reflect values of courtesy, connection and practicality.

They come from a generation often described as kinder, gentler and more willing to engage with those around them.

**Between two worlds**

As Sudden Valley's general manager and a member of the Baby Boomer generation, I find myself relating to both perspectives.

I've trained myself to be technically savvy, comfortable with digital tools and modern management approaches. At the same time, I often catch myself doing the very things the commercials gently poke fun at: chatting with a cashier, striking up conversations or taking a little too long to explain a point or to write a memo or policy.

Far from being flaws, these habits are part of what makes community life work.

Residents don't just want efficient management; they want approachability, trust and the kind of human connection that comes from courtesy and engagement.

My Myers-Briggs type (INFJ — The Advocate) probably explains some of this balance: I value both forward-looking innovation and meaningful human interaction.

**The Deeper Message**

Progressive's genius is that the ads work on multiple levels. On the surface, they're lighthearted and self-deprecating.

Beneath that, they remind us that becoming more like our parents is inevitable — and not necessarily a bad thing.

Insurance is their product, but adulthood and responsibility are the real themes.

Maybe the real lesson is this: while we can laugh at our quirks, we shouldn't dismiss them. The

very habits the commercials highlight as awkward are often the same habits that build stronger communities — patience, friendliness and connection.

**Conclusion**

Are we really embarrassed to become our parents? Maybe at times.

But perhaps we should also recognize the values behind those behaviors and carry them forward.

In community life, as in family life, it's those small, human gestures that make the difference.

If Progressive's campaign reminds us of anything, it's that adulthood comes with both responsibilities and connections.

And sometimes, becoming more like our parents isn't something to resist — it's something to honor.

-- Michael Bennett is general manager of the Sudden Valley Community Association

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**AROUND THE VALLEY**

## Continued engagement and support at SVCA

Thank you to our residents for your continued engagement and support.

Whether enjoying the fall colors on our trails, participating in upcoming community events, or preparing for the Nov. 1 Annual General Meeting and the winter golf series, we hope all members enjoy this season following an amazing summer.

The following is the general manager's report, respectfully submitted by Michael R. Bennett.

**Community & Recreation**

- Pools: The Main Pool closed for the season on Sept. 1 with lifeguards completing all end-of-season tasks.

The Quiet Pool remains open until the weather drops consistently below 50°F.

New pool rule signage has been added for the convenience of our members.

- Marina: The Marina office closed on Aug. 31, which marked the end of another successful boating season.

Staff are now preparing for dry slip maintenance, including

repainting parking lines.

- Events: Trunk or Treat will be held on Oct. 25. Holiday Market booths are filling quickly, and rentals include political meet & greets, weddings, and community events.

- Staffing: We welcomed four new recreation team members while saying farewell to seasonal lifeguards and summer staff.

**Golf & Turf Care**

- Golf Operations: September has been a strong revenue month. Recent events included the Men's and Ladies' Club Championships. The Fall Wind Up marks the last member event of the season.

The 50th annual Bellingham Amateur and Whatcom Seniors events are approaching, while the Winter Series begins on Oct. 4.

Membership promotions for 2026, including early payment discounts, are underway.

- Turf Care: Fall maintenance is in full swing with aeration, overseeding and sanding of tee boxes.

Cart path repairs were completed under budget, and irrigation valve replacements have been completed.

Challenges persist with the aging irrigation infrastructure and the pending replacement of the Lake Louise dam gate.

**Maintenance & Facilities**

- Completed Work: New signage at Gate 2, winterization of the Main Pool, repairs to playgrounds, expanded parking at the Welcome Center, vegetation trimming, HVAC upgrades at the Clubhouse, lighting replacements, pothole repairs and trail enhancements near the Clubhouse.

See **Around the Valley** on 8

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# Coming this fall: Native Plant Demonstration Garden



By **Holly Faulstich**  
Whatcom County Public Works

The upcoming installation of a Native Plant Demonstration Garden at 1850 Lake Whatcom Boulevard has been made possible through a collaborative partnership between SVCA, Whatcom County Public Works Stormwater Division and the Whatcom Conservation District.

This new public landscape will highlight the beauty and benefits of native plants while helping to protect our watershed.

The Demonstration Garden will feature a variety of native species, such as red-flowering currant, mock orange, Oregon iris, kinnikinnick, sword fern and nodding onion.

These plants were selected for their resilience, low maintenance and water requirements, and ability to attract birds and pollinators.

Native plants are uniquely adapted to our climate and play a vital role in maintaining soil health, controlling erosion, and ensuring clean water.

The Demonstration Garden is a pilot project offered through the county's Neighborhood Native Landscaping Program, [whatcomcounty.us/nnlp](http://whatcomcounty.us/nnlp).

The goal is to beautify the Sudden Valley Welcome Center property on Lake Louise, while also preventing stormwater runoff into the lake, enhancing habitat and providing community education.

SVCA offered the space and staff assistance, while Whatcom County and the Whatcom Conservation District shared their knowledge and expertise to bring the project to life.

Interpretive signs situated throughout the garden will help visitors learn how to create their own native gardens, reduce stormwater pollution, prevent the spread of invasive species, and protect



**Tony Brent and his daughter with their new native landscaping and yard sign advertising NNLP.** (Photo courtesy Whatcom County Public Works)

their homes from wildfires.

Materials and staff time for this project, including plants, mulch, and educational signage, were funded through the county's Lake Whatcom Stormwater Utility, [whatcomcounty.us/2830](http://whatcomcounty.us/2830).

**Join us for a planting party**

Get your hands dirty and help grow a greener, healthier community. Join your neighbors at 9 a.m. Saturday, Oct. 25 at the Sudden Valley Welcome Center, 1850 Lake Whatcom Blvd., to help bring a beautiful, sustainable Native Plant Demonstration Garden to life. All ages welcome - no experience needed. Just bring yourself and a willingness to dig in. If you happen to have gloves and a

shovel, bring those along too. We will have tools and gloves available for use.

Pre-registration helps us know how many volunteers to expect. For more information or to register to volunteer, contact the SVCA Administrative Office at 360-734-6430 or fill out the online form at [sholink.to/70334474](http://sholink.to/70334474).

-- *Holly Faulstich is Natural Resource Specialist III for Whatcom County Public Works/Stormwater*

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# 2025 AGM ELECTIONS

Across the next few pages *The Views* has published vision statements from each of the four candidates for this year's SVCA election (AGM) for the Board of Directors.

Linda Bradley



**Vision statement:**

Sudden Valley is a growing community, and with that growth comes both opportunities and challenges for the Association.

As more individuals and families make Sudden Valley their home, the responsibility of providing a wide variety of activities, amenities, and services has increased.

Meeting the needs of such a diverse population requires thoughtful planning and a balanced approach to community management.

One of the most pressing issues the Association faces is the economy. Rising prices for goods and services place strain on both residents and the Association it-

self. With a small but dedicated staff, the cost of maintaining operations continues to increase each year.

Despite these challenges, members of the community have consistently demonstrated their commitment to Sudden Valley by maintaining an excellent collection rate of over 95% since 2021.

This strong support makes it possible for the Association to fulfill its obligations, though it remains important to keep dues reasonable while adequately funding both operational needs and reserves.

Directors must continue to explore cost savings and creative solutions to strike an equitable balance.

Another priority for the Board is maintaining and improving existing facilities. Currently, Barn 8 is in a state of limbo concerning a recent structural report that outlines needed additional structural work besides planned remodeling.

Barn 6 as it exists needs to be demolished and a usable structure erected for members to use.

Annual road resurfacing projects as well as improvements to culverts and bridges throughout the Valley is another infrastructure necessity. Road safety has also become an increasing concern, with residents requesting additional measures, such as speed bumps, and other options to help control speeding.

Equally important is ensuring that school buses can operate safely within the community,

giving children reliable and secure transportation to and from school.

In conclusion, Sudden Valley's growth brings with it both opportunities and responsibilities. By managing financial challenges wisely, maintaining critical infrastructure, and promoting safety for all residents, the Association can continue to build a thriving and welcoming community.

If elected, I am committed to working toward these goals, ensuring that Sudden Valley remains a place where all residents feel supported and proud to call home.

I bring to the table a long knowledge of successes and failures of Sudden Valley and hope to provide insight into present and future decisions for our community.

Jean Maixner



ple were out and about. But the few people we met were kind and welcomed us to the area.

I now walk my dog almost every day and on those walks I have met the best people. They may be enjoying the soccer field, the pool, the pickle ball/tennis courts, the gym, the golf course, Lake Whatcom, Lake Louise, Outlook Mountain or any number of parks and trails we have in the area.

I hope to preserve parks, nature trails and improve the amenities we enjoy.

I also hope to understand what is important to the valley's residents and listen to their opinions and ideas. Having said that, I will not engage in social media posts. I currently do not subscribe to any social media platform. I be-

See **Maixner** on 8

## 2026 Sudden Valley Election

### DATES TO REMEMBER

**SAT 8/16/25  
TOWN HALL**

2026 BUDGET  
PRESENTATION AND OTHER  
BALLOT MEASURES  
@9:30AM



**TUES 9/2/25**

CANDIDATE  
APPLICATIONS DUE AT  
WELCOME CENTER  
@4:30PM



**MON 9/22/25 &  
WED 9/24/25**

ELECTION MATERIAL  
MAILED



**WED 9/24/25**

CANDIDATE FORUM @6:30PM

**SAT 10/11/25**

CANDIDATE FORUM @6:30PM

**SUN 10/26/25**

MEET AND GREET @3PM



**SAT 11/1/25  
ANNUAL GENERAL  
MEETING**

ANNOUNCE THE RESULTS  
OF THE ELECTION  
INCLUDING THE NEW BOD  
AND ELECTED COMMITTEE  
MEMBERS @1PM



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VALLEY**

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# 2025 AGM ELECTIONS

Jo Adams



More importantly, it offered a spirit of people who care deeply about this place and each other.

On our very first weekend, nearly every neighbor stopped by to say hello.

That welcome may seem small, but it spoke volumes - and it is rarer than you may think.

That sense of community is what has inspired me to run for the board.

We are at a critical moment where sound, long-term decisions will shape the amenities and services we carry into the future.

My vision for Sudden Valley is rooted in partnership. I believe the board's role is not a seat of power but one of shared responsibility - with one another, with our regional neighbors, and with the land we steward.

The greatest impact comes from working together, communicating openly, and investing in improvements that modernize our shared assets while keeping them accessible and meaningful for all residents.

My professional background is in communications and marketing, where for nearly two decades I've helped organizations build connection, trust and engagement. I know information alone isn't enough.

People need clarity, accessibility and real opportunities to participate. That's why one of my top priorities would be reinstating the Communications and Events Committee, which was disbanded in 2022.

While I understand the decision at the time, it has limited how we share information and come together as neighbors.

Modern communication isn't about posting to a website and calling it done - it's about reaching people where they are, creating multiple touchpoints and ensuring residents have a voice in decisions that affect them.

Equally important is listening. I would work to establish focus groups and forums where residents can share how they currently use our infrastructure, what isn't working, and what new ideas they'd like to see explored.

These conversations would give us the data and perspective needed to plan responsibly for an evolving future - ensuring that investments reflect both present needs and long-term vision.

Community-led input must shape our priorities, not the other way around.

In practice, I see opportunities for community-led development in several key areas:

Modernizing community fa-

cilities. Renovating Barn 8 while preserving its historic charm, upgrading the gym and childcare spaces, improving locker rooms, and ensuring event spaces have the technology to support a wide range of uses.

We also have exciting opportunities to reimagine the Welcome Center at Lake Louise, strengthen and expand the use of our library spaces for classes and events, and modernize parts of the clubhouse so they better serve today's needs and future community growth.

Reimagining Barn 6 as a community hub. An open-air pavilion for farmers markets, summer events, and safer overflow parking in winter.

It's time to do something and listen to the communities desires on this.

Expanding accessibility and walkability. Connecting walking paths between gates so residents can safely and easily enjoy shared

spaces. Investing in recreation and parks. Enhancing beaches, trails, and gathering places to support families, seniors, and neighbors of all ages.

These projects are practical, but they also reflect a broader belief: Sudden Valley should always be a community first. By investing in spaces that bring us together and improve daily life, we not only strengthen property values - we strengthen the connections that make this place home.

My vision is simple: to keep Sudden Valley thriving through communication, collaboration, and community-led progress.

That means honoring our history, respecting our residents, and planning for a future where everyone — longtime neighbors and newcomers alike — feels a deep sense of belonging.

**Vision Statement:**

When my husband and I bought our home in Sudden Valley three years ago, it wasn't just about the house and affordability - it was about the community.

We wanted a place where we could put down roots, raise a family and feel connected while still having access to Bellingham, Vancouver and Seattle.

Sudden Valley offered all of that: natural beauty, affordability and proximity.

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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.

## ART in the BARN

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Saturday, October 11th  
11am-1pm  
Location: Rec Center

**QUESTIONS AND SHARE DAY**

October's Social Art Day is a coming together of people to share their methods, resources, tips regarding exhibiting their artwork. Beginners and ALL questions are welcome.

- Tips on how to prepare artwork
- Tips on how to frame and hang artwork
- Sharing resources, products...etc.

**Questions:** Contact Victoria Tenpas at [vicbick@comcast.net](mailto:vicbick@comcast.net)

# 2025 AGM ELECTIONS

Sean Chaffee



**Vision statement:**

I am running for the Sudden Valley HOA Board of Directors because I am passionate about building a vibrant, well-managed community where all residents feel represented.

My professional background in sales, marketing, account management and strategic growth — combined with a degree in political science and urban studies & planning from San Francisco State University — has equipped me with the skills to manage budgets, oversee assets and drive initiatives directly applicable to effective HOA governance.

As a husband and father of three young children, I under-

stand the importance of family-friendly spaces, accessible recreation and programs that bring people together. Managing a busy household has strengthened my ability to balance priorities, solve problems proactively, and collaborate effectively — qualities I will bring to the board to help our community thrive.

If elected, my vision for Sudden Valley centers on enhancing amenities, fostering engagement and ensuring fiscal responsibility. I will work to eliminate waste in our dues and redirect resources toward meaningful improvements — revitalizing the gym, barn, community center, locker rooms, outdoor recreation areas

and children's play spaces.

The new barn project offers a unique opportunity to create a multi-purpose facility that serves residents of all ages, while also finding a middle ground that works for the whole community through open input and collaboration.

I further support expanding children's programs and outdoor recreation opportunities that encourage active lifestyles.

Community connection is at the heart of my approach. I want to strengthen neighborhood bonds through creative programming, food trucks and pop-up coffee shops at the Welcome Center, and partnerships with lo-

cal businesses that create vibrant gathering spaces.

I also believe Sudden Valley residents deserve stronger benefits from the golf course, reflecting the community's significant investment in it.

Above all, I am committed to transparency, accountability and collaboration.

By focusing on both immediate improvements and long-term planning, we can build a community where families, retirees and individuals alike are proud to live and fully participate.

I would be honored to bring my experience, energy and perspective to the board to help Sudden Valley reach its full potential.

## Maxiner: 2025 Annual General Meeting elections

Continued from 6

lieve social media should not be used for serious conversations and problem solving. It creates silos where groups echo each other and where little productive conversation occurs. It allows criticism and accusations without evidence. However, I will be happy to have a conversation with any Sudden Valley resident who wishes to engage in respect-

ful conversation. I am happy to talk while having a cup of coffee, a glass of wine or while walking the dog.

I hope to help accomplish the priorities the Sudden Valley residents desire. I understand I will be facing challenges with this goal. Not all residents have the same priorities. Not all priorities can be the number one priority. Not all priorities are feasible given any number of reasons. That

means balancing priorities and communicating with the Sudden Valley residents why certain priorities are being addressed and others must wait or cannot be achieved.

I will be fiscally responsible when voting on decisions that involve the Sudden Valley's pocketbook.

I would like to keep dues as they are, but that is not realistic, especially given all the needs and

desires of the community. We have buildings that require attention, we have union workers who will continue to see pay and benefit increases, we have storms blowing down trees, we have culverts and roads that need fixing, we have amenities that need upkeep and inflation is forever going up. So unfortunately, I see dues going up, but at a modest rate.

This is my vision of Sudden

Valley: a beautiful place where good people live. A community where people talk to each other over coffee, not through a keyboard.

A place where people can agree to disagree but move forward to improve and support the community.

A place where we support and maintain the necessities while providing amenities for the community.



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## Around the Valley: Continued engagement

Continued from 4

- Planned Work: Trail repair on Lake Louise, kayak rack installation, new interpretive signage at the Welcome Center and a temporary plant storage enclosure for the native plant demonstration garden planned for the Welcome Center.

**Seasonal Reflections**

As autumn settles in, Sudden Valley reflects the changing seasons: quieter trails, cooler evenings, and the return of school buses on our roads.

This transition reminds us of the importance of safety, continued stewardship of our facilities, and preparation for the winter months ahead.

# VOLUNTEERS NEEDED

## Join the Sudden Valley Native Plant Demonstration Garden Work Party!

Get your hands dirty and help grow a greener, healthier community! Join your neighbors on Saturday, October 25 at 9:00 AM at the Sudden Valley Welcome Center (1850 Lake Whatcom Blvd) to help bring a beautiful, sustainable Native Plant Demonstration Garden to life. **All ages welcome – no experience needed!** Just bring yourself, some gloves, and a willingness to dig in.



**Register online today!**  
or call (360) 734-6430



# South Whatcom Library Garden continues to grow



South Whatcom Library Garden has seen plentiful growth over the past year thanks to the hard work and dedication of a small group of volunteers. (Photo courtesy Sue Hill)

By Maxx Robinson  
The Views

The South Whatcom Library Garden is one of the most beautiful spots in Sudden Valley. Tended to by the Garden Angels, this garden has seen plentiful growth over the past year thanks to the hard work and dedication of a small group of volunteers.

“We have a total of eight volunteers this year, some work two hours just on Mondays, and others work both Mondays and Wednesdays,” said Sue Hill, one of the founders of the Garden Angels.

Last year, the garden’s water irrigation system broke, so the Garden Angels have worked hard to hand-water each plant while fundraising for a new irrigation system. All the volunteers are retirees who take time out of their days to beautify the garden for the enjoyment of all.

In addition to the Garden Angels, the Sudden Valley Garden Club also provides support and has helped pay for plants.

“We have put in more plants this year thanks to the Garden Club, and we just finished installing the last of them,” Hill said. Approximately 50 new perennial plants have been planted over the past year, as well as various bushes and grasses.

Other enhancements have been made to make enjoying the garden a bit easier.

“This year, we put in a small pathway with pavers for easy access to part of the garden,” Hill said. This new path cuts through one of the garden beds, providing a convenient path while also protecting the surrounding plants

from footsteps.

The Library Garden has come a long way thanks to the help of generous volunteers, and Hill is grateful for their immense contributions.

“The garden is there for everyone’s usage, and I want to thank

our volunteers for their hard work,” Hill said. “I also want to thank everyone for not stepping onto the garden beds and enjoying and respecting the work our community has done.”

To help the Garden Angels, call Sue Hill at 360-733-6934.

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# SVCA Board votes 'yes' on various capital requests

By Bill Helm  
Editor

SUDDEN VALLEY — The Sudden Valley Community Association's Board of Directors approved the cost of a new water heater for the clubhouse.

During the board's Sept. 25 meeting, the board approved the \$10,650-plus Washington State Sales Tax (WSST) emergency expenditure for the replacement of the failed clubhouse tankless hot water system.

Clubhouse tenant El Agave Restaurant reported a complete loss of hot water service on Sept. 16. According to a capital request memo dated Sept. 17 from General Manager Michael Bennett, SVCA Maintenance responded and determined the existing Noritz NC380-SV-ASME 380,000 BTU tankless water heater has failed with a leaking heat exchanger and no power to the control board.

Under the El Agave Lease, SVCA, as land-

lord, is "obligated to maintain and supply utility services in good working order to the leased premises," Bennett's memo to the board states. "The failure of this system leaves the Clubhouse and El Agave without hot water, directly impacting business operations and food service compliance."

Also on Sept. 25, the SVCA Board approved continuing business design changes to the Barn 6 project. The design changes will be

funded from the 2025 CRRRF Barn 6 Pavilion Replacement line item.

CRRRF is an acronym that means Capital Repair and Replacement Reserve Fund.

The SVCA Board also approved the following during its Sept. 25 meeting:

- Replace 19 computers that cannot run Windows 11. Total cost approved: as much as \$13,680 from the CRRRF line item 'Computer Systems' for the replacement of

14 desktop computers and five laptops.

SVCA currently maintains 30 computers in different departments. Of these, 19 machines will require replacement before Microsoft terminates Windows 10 support. Bennett explained to the SVCA Board in a Sept. 25 memo that running unsupported operating systems "creates significant cybersecurity risks as patches and security updates are no longer issued."

- Purchase a new Panasonic projector, a used Draper projection screen, and a used InFocus projector (for spare/office use) to support large-room meetings, presentations and community events. Total cost approved: \$4,397 plus WSST.

Bennett explained to the board in a Sept. 25 memo that SVCA "frequently hosts community meetings, Board meetings, training sessions and events that require

reliable projection equipment for large-screen displays." He also said that current equipment is "rented, outdated and insufficient for larger venues within Sudden Valley."

- Coming out of executive session, the SVCA Board also approved the \$45,000 offer for a vacant lot the association took in a previous year's foreclosure action.

-- Contact Bill Helm at [bill@lyndentribune.com](mailto:bill@lyndentribune.com)

## Diligently: SVCA executives deliver year-end summary

Continued from 1

ering the weather and usable times of the year, it seems to beg for an enclosed structure, so that the building can be used year round, rather than only on the 4-5 months of warm dry days.

With roll up doors, the space can be opened for multi-functional use such as a farmer's market, craft fairs and the like. There has been a drastic change from the original proposal, largely due to the conversations and feedback received with open ears at

the first Barn 6 Town Hall.

It is no longer a two story structure with large multi-use venue upstairs. Instead, it more closely resembles the one level pavilion from the advisory vote of 2023. The LRPC and BOD are in fact listening to the membership.

These are some of the reasons for recommending a dues increase and for moving ahead with plans to build the pavilion in the Barn 6 location. This pavilion will not require a special assessment.

We hope to see you at the AGM on Nov. 1.

## KEEP INFORMED

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](http://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.

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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
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**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)**

## SUDDEN VALLEY ACRONYMS

- |  |   |
|--|---|
| ACC – Architectural Control Committee                      | Sewer District  |
| AGM – Annual General Meeting                               | MOU – Memorandum of Understanding                                 |
| BOD – Board of Directors                                   | MPR – Multi-Purpose Room  |
| BMP – Best Management Practices                            | N&E – Nominations and Elections                                   |
| CC&Rs – Covenants, Conditions & Restrictions               | NPDES- National Pollutant Discharge Elimination System            |
| CIP – Capital Improvement Plan                             | OPS – Operations  |
| CRRRF – Capital Repair and Replacement Reserve Fund        | PSE - Puget Sound Energy  |
| CTK – Christ the King Church                               | PUD – Planned Unit Development                                    |
| DNR - Washington State Department of Natural Resources     | RCW - Revised Code of Washington                                  |
| DOE - Washington State Department of Ecology               | REC – Parks & Recreation Department                               |
| DRC – Document Review Committee                            | RFP – Request for Proposals                                       |
| EIS - Emergency Information System                         | RFQ – Request for Qualifications                                  |
| FTE – Full Time Employees                                  | ROW - Right-of-Way  |
| GIS - Geographic Information System                        | SGM – Special General Meeting                                     |
| GM – Sudden Valley's General Manager                       | SOP – Standard Operating Procedure                                |
| GMA – Growth Management Act                                | SVCA – Sudden Valley Community Association                        |
| HOA – Homeowner's Association                              | UDR – Undesignated Reserves                                       |
| LAMIRD - Limited Areas of More Intensive Rural Development | WCLS - Whatcom County Library System                              |
| LRPC – Long Range Planning Committee                       | WCOG - Whatcom Council of Governments                             |
| LWPG – Lake Whatcom Policy Group                           | WCOSO – Whatcom County Sheriff's Office                           |
| LWWSD - Lake Whatcom Water &                               | 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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## Student volunteers pick up trash



On Sept. 17, a group of college students helped pick up trash at AM/PM Beach and pick weeds at the Sudden Valley Welcome Center. This volunteer opportunity was part of a Leading Responsibility class taught by Frederick Collins, director of student engagement at Western Washington University. (SVCA photos)



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# Letters: Your vote counts probably more than you realize

Continued from 3

2026 budget doesn't stop progress in Sudden Valley. It simply requires leadership to pause and reassess.

Please vote to reject the proposed 2026 budget.  
*Karen Hardesty  
Sudden Valley*

## Let's meet at the green

*Editor,*  
Imagine the old agricultural Barn 6 gone, which would open up a beautiful view of the community garden, golf course and Lake Whatcom. In its place is a green space ringed by shade trees with benches and tables,

where folks are enjoying a picnic or cooling down after a yoga class on the grass.

The renovated Barn 8, now just called The Barn, is accessible and earthquake-reinforced.

It even has rooftop solar panels with battery storage to power a backup generator as well as heat the pool and sauna. On The Barn's lake-facing side, leadership had the vision to incorporate a modest sheltered performance space where both Sudden Valley and its South Whatcom Library partner host live music and an occasional outdoor family movie night. Encircling this entire activity corridor — from the green space, past the playground, pool, dog park, courts and soccer field — is a bustling paved loop. The kids are riding bikes and scooters, new parents

are pushing strollers, folks are in conversation while getting in their steps. And this green space happened with no assessment levy imposed.

Imagine it: Sudden Valley with its own people's park, open to all, no SV sticker required.  
*Gregg Ramseth  
Sudden Valley*

## Vote to compel Board to survey members

*Editor,*  
I have been following the recent developments with the Long Range Planning Committee (LRPC) and the proposals for the Barn 6 and 8 sites. I wanted

to pass along my thoughts regarding the direction that the LRPC and the Board seem to be headed.

It appears that the LRPC has a bias toward development that aligns with the individual priorities of members of the committee. Unfortunately, these priorities, which include a proposed \$8 million events center (cost per member would be approximately \$4,000 assuming a 15-year loan at 6.5%) designed to attract non-residents, don't align with those of the general Sudden Valley Community. More importantly, the LRPC seems to be taking a piecemeal approach and focusing on the development of two new buildings instead of working on a true long range plan. Such a plan should include an overall vision for the community based on what the entire community wants and needs. This should be accomplished through a community survey instead of being based on the opinions of a handful of LRPC members.

Once we have the opportunity to see and agree upon the vision for the community, then we can move forward with plans for specific development.

At this point, the BOD is moving forward with plans for replacing Barn 6 without having a clear plan on the future of Barn 8. At recent town hall meetings members have pointed out that it might be more cost effective to build one building that meets our community needs, as opposed to two separate buildings. In addition, members have repeatedly asked the Board to survey our community to assess current member priorities that will guide our path forward, instead of relying on the LRPC members to make assumptions about what our community wants and/or needs.

While the Board has not yet signed off on a special assessment to pay for the \$4 to \$8 million proposals they have decided to raise our monthly dues by the maximum 7% allowed by our bylaws.

I feel like we need to take a step back and reassess where we are headed. If we were to continue to have a 7% increase every year for the next seven

years, our dues will rise to \$250 per month, a substantial increase for our neighbors who are on fixed incomes. And this does not include a possible future special assessment.

I ask that we pause to take a step back from the two proposed projects so we can survey the community and figure out the top priorities before making such an important financial decision.

Since the Board seems determined to move forward without surveying the community first, I feel like it is necessary to reject the proposed budget, which will force the Board to pause and reassess.

Please join me in rejecting the proposed budget and demanding that the board survey our community before deciding on how to move forward on Barns 6 and 8. We need to develop a long range plan that has the buy in of a majority of members. Voting to reject the proposed budget is the first step in that process.

Sitting this vote out is not a good option if you want to protect yourself from runaway costs.  
*Brad Edwards  
Sudden Valley*

## Community gathering

*Editor,*  
Recognizing that many of our neighbors may value the chance to meet local candidates before the Nov. 4 General Election, we will host a community gathering on Thursday, Oct. 9, at 6 p.m. at Sudden Valley's Dance Barn.

The evening will feature Whatcom County Council candidates Jessica Rienstra and Barry Buchanan in conversation about local issues.

Our aim is to provide a welcoming space to meet the candidates, share your perspectives, and better understand how county-level governance impacts our community.

We invite all neighbors to join us to listen, engage and contribute to shaping solutions that represent Sudden Valley within Whatcom County. We look forward to seeing you there.  
*Kelly and Rodger Galloway  
Sudden Valley*

SUDDEN VALLEY

# Pet of the MONTH



This month's Pet of the Month is LUPU, submitted by Dana Galang. LUPU, The Teddy Bear. Swimming in the lake is one of his favorite activities. Goofy, sociable, and loves human interaction. Friendly and cuddly. He is a competitor in "America's Favorite Pet" and is widely adored.

**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](mailto:office@suddenvalley.com)

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**63 Lake Louise Drive, Bellingham** Affordable Pacific Northwest Living: beautifully remodeled 3-bedroom, 1-bath home nestled in the Sudden Valley Gate 2. Featuring a bright, open concept living space with soaring vaulted ceilings and abundant natural light, this home offers a warm and welcoming atmosphere. Set on a level driveway and surrounded by mature trees, enjoy year-round privacy and serene territorial views. Just steps from the picturesque Lake Louise trail. Enjoy access to beaches, a marina, golf course, public trails, community parks, and more—all part of the vibrant Sudden Valley lifestyle. **\$398,000**

**SOLD**



Stunning water, mtn, White Rock, BC views & gorgeous sunsets on Semiahmoo Bay. Oversized windows in nearly-new 4-bdrm, 2.5-ba w/open floor plan. Main level features lg primary suite w/en-suite ba, plus 4th bdrm or den, gourmet kitchen + laundry room. Lower level incl. two large bdrms, a 3/4 ba, family rm and kitchenette, 2nd laundry rm ideal for multi-generational living. Updated w/quartz countertops, lg walk-in closets, central A/C w/heat pump, fireplace, and waterside decks w/new Trex decking and lg patio. Addtl. features: a generator, and 2538 finished sq.ft. + 900 unfinished sq.ft. basement. Private community beach access. **\$889,000**

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