



SUDDEN VALLEY COMMUNITY ASSOCIATION

SUDDEN VALLEY VIEWS

November 2025

WWW.SUDDENVALLEY.COM

SVCA announces new board members



Sudden Valley Community Association board members Linda Bradley and Rick Asai review information on the projection screen during the 2026 Annual General Meeting (AGM) on Nov. 1. (Bill Helm/The Views)

Board also ratifies 2026 annual consolidated budget at Nov. 1 AGM

By Bill Helm
Editor

SUDDEN VALLEY — Sudden Valley's new general manager was in attendance at the board's 2025 AGM on Nov. 1

However, Jo Anne Jensen, who has taken over for Michael Bennett, was not announced formally at the meeting.

The purpose of the AGM — Annual General Meeting — was to announce results of this year's election and also to announce results of two measures brought to membership vote.

With 1,094 ballots received, newcomers Sean Chaffee (749 votes), Jean Maxiner (729) and Joseph Adams (613) will join the

See **AGM** on 8



Above, Sudden Valley community members wait in line to sign in for the Nov. 1 annual general meeting, also known as AGM. At left, outgoing General Manager Michael Bennett. (SVCA photo)



Jo Anne Jensen, above, newly named general manager of the Sudden Valley Community Association, is a familiar face in the community. (SVCA photo)

Jo Anne Jensen returns as GM

By Taimi Van de Polder
SVCA Board VP

SUDDEN VALLEY — The Sudden Valley Community Association has announced the return of Jo Anne Jensen as general manager.

Jensen replaces Michael Bennett, who stepped down due to personal family matters.

Jensen, a familiar face in the community, previously held the GM position and reached out to Board President Keith McLean after learning of Bennett's resignation.

At the time, the Board had initiated a search for new leadership with Prothman, the executive recruitment firm that assisted in past transitions.

After careful consideration and a strong endorsement from Prothman, the Board voted to offer the position to Jensen, who accepted. Her return marks a renewed chapter in Sudden Valley's leadership.

Sudden Valley is grateful for Michael's service and understanding of his need to step away. Jo Anne's experience and dedication to Sudden Valley make her an ideal choice to step back into the role.

Jensen officially resumed her duties on Monday, Oct. 27. Bennett's final day was Saturday, Nov. 1, coinciding with the Association's Annual General Meeting. As general manager, Jensen will prioritize continuity, community engagement and operational stability.

The Board extends its thanks to Bennett for his leadership and commitment to Sudden Valley, and wishes him and his family all the best in the future.

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RESIDENTIAL CUSTOMER

COMPLIANCE CORNER

Your guide to tree management in Sudden Valley



By Allen Helvajian
SVCA Compliance Manager

Homeowners should be well-versed in these rules, as nearly all changes involving trees require approval from the Architectural Control Committee.

Planting and Landscaping: Embracing Native Flora

The Architectural Control Committee encourages the use of native and non-invasive species to enhance your property while blending with the existing environment.

New plantings should focus on species endemic to the Pacific Northwest.

Significant landscaping that involves the removal of native vegetation, extensive re-shaping, or the introduction of non-native plant material requires prior ACC approval.

Homeowners are responsible for controlling noxious weeds and invasive species such as Scotch Broom or English Ivy on their property.

Tree Maintenance and Pruning



The dense, beautiful forest canopy is arguably Sudden Valley's most defining characteristic. To maintain this unique environment, SVCA has strict policies governing the planting, care and removal of trees on all private properties. (SVCA photo)

General maintenance is expected, but major tree work requires specific reviews to protect the canopy. General pruning and removal of dead or dangerous limbs are typically permitted without ACC approval, provided the work does not fundamentally alter the health or appearance of the tree.

Pruning for view enhancement is permitted, but only with prior ACC approval. The work must be performed by a professional arborist, and the method of pruning must adhere to recognized pro-

fessional standards (e.g., thinning rather than topping).

The policies prohibit clear-cutting. Properties are expected to maintain their original density of trees and vegetation unless removal is explicitly approved for building or safety.

Tree Removal: A Process of Necessity

Tree removal is the most heavily regulated activity due to its permanent impact on the community aesthetic. No Deciduous Trees more than eight inches in diameter or DBH (diameter at breast height) or Evergreen Trees with a DBH of 12 inches in diameter may be removed without a written Tree Removal Permit issued by the ACC.

Permits are generally issued only for the following reasons: The tree is dead, diseased, or hazardous (certified by a professional arborist). The removal is necessary for the construction of an approved structure (e.g., a home, driveway, or approved extension).

The removal is necessary to meet fire safety or defensible space requirements.

Tree removal must be per-

formed by a professional tree contractor who is properly licensed, bonded, and insured. All stumps of removed trees must be ground down to below grade.

Consequences of Non-Compliance

Unauthorized cutting or removal of significant trees is considered a serious violation of the governing documents and is subject to substantial penalties. Unauthorized tree removal can result in significant monetary fines.

Furthermore, painting or defacing a tree falls under the Destruction of Natural Resources category, which carries an initial fine of \$500. The ACC may require the homeowner to replant replacement trees of a suitable size and species at the homeowner's expense to mitigate the damage to the canopy.

Homeowners are urged to contact the SVCA Administration Office or the ACC prior to beginning any work that involves tree removal or extensive pruning to ensure full compliance and avoid fines.

Let's work together to preserve the stunning natural environment we all call home.

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VIEWS

SUBMISSIONS

SV Views
P.O. Box 153
Lynden, WA 98264

Email: bill@lyndentribune.com

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.

A garden between seasons

Editor,

Many residents may not realize we have an amenity tucked away in Area Z. The Sudden Valley Community Garden Club, founded in 2009, is one of the oldest clubs in our community.

What began with a few neighbors and a WSU Community First grant has grown into a lasting legacy of connection.

Today the Garden includes 50 plots serving 50 Sudden Valley households and more than 100 Club members. Its impact extends far beyond the fence by fostering community building, recreation through gardening, and local food security.

The Club operates under a License for Use with the Sudden Valley Community Association, renewed every five years.

This agreement allows the Club to use the Area Z property as a shared garden space and outlines the terms that keep it safe, accessible, and community focused.

Members pay \$40 in annual dues, which stay within the Club to maintain the garden, repair infrastructure, replace tools and hoses, and support shared activities.

All work is done by volunteers.

This year's License renewal overlapped with a separate directive from the Board to the GM to review utility costs for fiscal responsibility.

The GM interpreted that directive to single out the garden's water use and in June produced an estimate of \$3,000 and sent a bill to the Club. That figure was later acknowledged as a gross overestimate and

a water monitor is now in place for actuals, not estimates.

Had the Club paid the bill levied by the GM, it would have added about \$60 per plot, more than doubling current dues and bankrupting them.

Further, how would a volunteer-run Club, who are not finance professionals and whose purpose is to grow tomatoes and community, collect and manage utility bills on behalf of the SVA?

SVA water runs April to October. The monitor installed in June, during the period of highest water use, has by now provided ample data to estimate realistic annual consumption.

It was stated at a recent Board meeting that actual usage was substantially below the GM's estimate.

Despite this knowledge and the many letters and testimonies by Club members at Board meetings, the Board has not taken a formal vote on whether the Garden Club should be billed for water, and recently suggested the matter may wait until January 2026.

Uncertainty has consequences. Twelve plots turned over this year, the largest loss in the garden's history! Even residents on the waitlist have asked to be removed until the issue is resolved.

One founding senior member surrendered their plot rather than risk a new water fee.

The Area Z Community Garden is a shared community amenity, just like our parks and trails. If the Board believes water use should appear in the SVA's utility budget, that is a budgetary matter for the SVA, not a fee to impose on the Club who maintains the amenity.

As the garden rests for winter, our hope is simple. We ask our neighbors to share their views with the Board and discuss this issue with election candidates.

We asked the Board to bring this matter to a formal vote at the Oct. 27 meeting so this long season of uncertainty could finally end.

The garden, and the community it nurtures, deserve clarity, fairness and care.

*Ahn Davidson
Garden Manager, Area Z
On behalf of the Sudden Valley
Community Garden Club*

Editor's note: At the Oct. 23, 2025 meeting, the Sudden Valley Community Association's Board of Directors voted to charge the Area Z garden \$10 per year per plot for water, which is approximately one-half of the anticipated cost.

when there is turnover mixing of bottom hypolimnion waters with top epilimnion waters in Lake Louise.

Lake Louise uses a weir which is periodically opened to Austin Creek which dumps water into Lake Whatcom.

Has Public Works installed phosphorus filters between Lake Louise outfall to Austin Creek to capture phosphorous before effluent enters Lake Whatcom?

*EJ Ledet
Sudden Valley*

Editor's note: Manual eradication of the water lilies was attempted for two summers with limited success. AquaTechnex is a professional aquatic management company with extensive Pacific Northwest experience.

Roll the #512

Editor,

Thanks to those who stepped out on a beautiful Oct. 1 to experience the ease of riding WTA's #512 from Sudden Valley to Downtown Bellingham.

One rider, who regularly volunteers at WWU, took the opportunity to familiarize himself with the route to campus, Others connected to the Fairhaven Amtrak Station where they could catch the train southbound to Seattle or northbound to Vancouver.

Thanks to our friendly #512 driver, Linda, and WTA's travel trainer, Andrew Herndon, who plans to offer another Roll the #512 in spring.

*Gregg Ramseth
Sudden Valley*

Potential impacts of Lake Louise project

Editor,

Regarding a recent article using aquatic herbicides to rid Lake Louise of invasive water Lilies, did anyone contact the Lake Whatcom Water Quality Team (WWU, DOE, Public Works) about potential impact of this project on creating more phosphorous from decaying water lilies entering Lake Whatcom from Austin Creek?

The dying lilies create more phosphorous in Lake Louise sediment which can be released in spring/early summer

FINANCIALS

Sudden Valley Community Association Reserve Cash Balance & Activity 8 Months Actual, 4 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	960,156	990,669	-	-	17,688	-	1,968,513	-	103,776	103,776
Storm Water Mitigation Plan Fee	-	-	-	-	-	-	-	-	-	-
Investment Income	12,965	9,448	389	99	279	65	23,245	645	568	1,213
Sale of Assets	1,200	-	-	-	-	-	1,200	-	-	-
Mitigation Release	-	-	-	-	-	-	-	-	-	-
2025 Expenditures	(480,148)	(323,677)	-	-	-	-	(803,825)	-	(75,455)	(75,455)
Net Available Cash at 8/31/2025	3,666,370	2,778,578	220,007	87,987	169,937	64,825	\$ 6,987,704	364,460	331,024	\$ 695,484
4 Month Outlook										
Outlook - 2025 Dues (95% collections)	457,997	471,039	-	-	8,418	-	\$ 937,454	-	-	\$ -
Outlook - Prior Year Collections	5,631	6,820	-	-	122	-	13,572	-	13,094	13,094
CRRRF Loan Payments for year 2025	(111,013)	-	-	-	-	-	(111,013)	-	-	-
Obligated Expenses/Holdings	(1,147,919)	(1,268,528)	(220,007)	-	-	(64,825)	(2,701,279)	-	(56,619)	(56,619)
Net Usable Cash Balance 12/31/2025	2,872,065	1,987,909	-	87,987	178,477	-	\$ 5,126,438	364,460	287,500	\$ 651,960
Board Recommended Carryover Balance	(600,000)	(500,000)	-	-	-	-	\$ (1,100,000)	-	-	\$ -
Net Usable Cash 12/31/2025, After Recommendation	\$ 2,272,065	\$ 1,487,909	\$ -	\$ 87,987	\$ 178,477	\$ -	\$ 4,026,438	\$ 364,460	\$ 287,500	\$ 651,960
Net Current Year Cash Increase (Decrease)	(300,132)	(114,229)	(219,618)	99	26,507	(64,760)	\$ (672,133)	645	(14,635)	\$ (13,990)

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



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
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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
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Recreation Center Front Desk: 360-366-8450
Director of Golf: Kevin LeDuc, kleduc@suddenvalley.com, Ext. 331

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AROUND THE VALLEY

SVCA staff showing 'exceptional teamwork' as 2025 closes



By Michael R. Bennett
Outgoing SVCA General Manager

As the fall season settles into Sudden Valley, and those first frost days are seen, Association operations have transitioned smoothly from summer activity levels to maintenance and preparation tasks typical for this time of year, in preparation for winter.

Staff across all departments have shown exceptional teamwork as they close out 2025 projects and prepare facilities, infrastructure and programming for the 2026 budget year.

Key priorities include completing fall facility closures, performing aeration and stormwater maintenance, finalizing winter preparations, and engaging members through seasonal community events such as Trunk or Treat and the Holiday Market.

The following is this month's general manager's report: Around the Valley.

Recreation department

The Recreation team is managing a vibrant fall calendar, highlighted by the Trunk or Treat event on Oct. 25 and the nearly sold-out Holiday Market on Nov. 22.

Staff have also completed a tentative 2026 Events Calendar

through August and are planning new programs and fitness activities for next year.

Facility maintenance remains a focus, with the Quiet Pool closed on Sept. 29, and 2026 Life-guard Certification and Training dates confirmed.

The team has also updated Marina dry slip assignments, repainted backstops and finalized 2026 renewal forms for Marina and Kayak storage.

Recreation management continues to plan capital improvements for new fitness equipment and is digitizing participant waivers for 2026. Muddy weather has increased cleaning demands in the gym, and a Community Center closure day is scheduled for deep cleaning and minor upgrades.

Golf department

The Golf team successfully launched the Winter Series, drawing 126 players to the first event. Tournaments included the Oct. 18 Winter Series and the U.S. Kids Tour event, with 136 players on Oct. 19.

A 3% early renewal discount has been implemented in the POS system for 2026 membership payments.

The team also held its Golf Club Annual Meeting on Oct. 25, and prepared for the 2025 season recap and 2026 tournament plan-

ning.

Favorable weather supported excellent turf recovery following aerification, and collaboration with Turfcare remains strong.

Maintenance department

Maintenance continues to deliver an extensive range of seasonal and preventative work across the Valley, including the following:

- Installation of new directional and informational signage
- Stormwater catch-basin cleaning and ditch maintenance
- Winter prep, brine mixing, and equipment servicing
- Facility improvements such as repainting, vegetation trimming, and new kayak racks for the Welcome Center
- Coordination with Whatcom County for vegetation protection and school bus signage.

The department also supported the Security Division following a vehicle accident (SP-5 total loss), recovering and redeploying equipment. Work continues on bridge drainage, street sweeping, and winter snow removal operations readiness training.

Turfcare department

Turfcare has completed fall aeration of greens and tee boxes and applied lime to all greens. Equipment sharpening and conditioning are underway.

The Turfcare building renovation begins at the end of October, and aeration of rough areas follows.

Rainfall through Oct. 15 totals 29.43 inches for 2025, compared to 39.61 inches in 2024, providing improved working conditions for maintenance.

In Conclusion

Community participation remains strong, and staff continue to advance CRRRF projects, prepare to work with our newly elected board members, alongside our incumbent leaders, finalize 2026 renewal materials, and prepare for holiday operations.

Year-end budget forecasts, Reserve Study alignment, and winter readiness are active management priorities.

The Nov. 13 board meeting will include updates on capital progress, personnel transitions and 2026 operational planning.

As 2025 nears its close, I want to extend my appreciation to SVCA staff and volunteers for their dedication and professionalism. Each department's commitment continues to reflect the pride and quality that define Sudden Valley.

The coming weeks will bring seasonally cooler weather and the warmth of community gatherings as we prepare for another successful year ahead.

CASCADIA DAILY NEWS

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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
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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.**

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SVCA Board approves three CRRRF expenses

By Bill Helm
Editor

LYNDEN — Sudden Valley Community Association's Board of Directors approved three CRRRF expenses at its Oct. 23 meeting.

CRRRF stands for Capital Repair and Replacement Reserve Fund.

The first approval was an additional \$40,890.48 as a change order with Stremmer Gravel, Inc. for the completion of Phase II work and final commissioning of the Lake Louise Slide Gate Replacement project.

Phase I of the project was installation of a temporary cofferdam, the removal of the existing failed slide gate, an assessment of site conditions and the procurement of a new slide gate assembly.

Phase II will return the

Lake Louise outfall structure to full operational capacity and includes the following:

- Demolition and removal of the existing concrete headwall.
- Construction of a new reinforced concrete headwall suitable for the new slide gate assembly.
- Installation of the new slide gate currently on order.
- Removal of the temporary cofferdam and site dewatering equipment.
- Final grading and site restoration of the work area.

More information on this project is included in the SVCA Board's Oct. 23 agenda at suddenvalley.com.

Next, the SVCA Board approved an expense not to exceed \$35,000 to replace two snowplows and

sanders. This equipment, according to SVCA General Manager Michael Bennett in an Oct. 23 memo to the Board, is essential to the association's winter operations.

According to Bennett's memo, the association operates six plow-equipped trucks used during snow events to maintain accessibility on community roads.

"Staff inspected all snow removal equipment and determined that the sander on OP-28 is beyond its useful life," Bennett wrote in his memo. "Additionally, the new maintenance truck (replacing OP-23) requires plow and sander installation. The Kubota UTV snowplow blade is also worn and should be replaced."

Bennett also stated that the association's remaining snow removal equipment

"is in serviceable condition." He also explained to the Board that the sanders and plows that will be replaced "have limited value, so they will be kept for emergency backup or parted out for repairs."

More information on this project is included in the SVCA Board's Oct. 23 agenda at suddenvalley.com.

Also, the Board approved the allocation of as much as \$56,243 to trade in and purchase a replacement maintenance truck.

Bennett explained in an Oct. 23 memo to the Board that although the association's current maintenance truck is "relatively low in mileage" it "exhibits undercarriage rust and is approaching the age when maintenance costs will accelerate and its resale value will diminish."

"Replacing the truck on schedule ensures continued operational reliability and maximizes trade-in value," Bennett stated in his memo.

The association's maintenance truck is regularly used to tow vac-trailers and dump trailers, snowplow and sand during winter months, and general maintenance and operational support.

SVCA has three quotes for different replacement maintenance trucks. Factoring in trade-in allowance on the current truck, a 2016 Chevrolet 3500, the net estimated cost of the new maintenance truck would cost between \$32,000 and \$49,000. The quotes are based on "equivalent trucks capable of meeting SVCA's operational needs."

Any money in excess

of the net estimated cost would be returned to CRRRF, Bennett stated in his memo.

The Sudden Valley Community Association Board of Directors also approved the following Board policies:

- 1996.07 Rescind Building Permits
- Language is included in updated ACC Manual
- Updated Association Involvement in Member Property Matters
- Updated Purchasing Policy

Returning from executive session the Board voted to approve the sale of SVCA lot 33 Louise View Drive for \$25,000.

The SVCA Board took no actions in its Oct. 9 meeting.

-- Contact Bill Helm at bill@lyndentribune.com

County offers property tax relief for seniors and people with disabilities

Seniors and individuals with disabilities living in Washington State may be eligible for property tax relief through exemption and deferral programs offered by Whatcom County.

The Property Tax Exemption Program is designed to reduce property taxes for qualifying homeowners whose primary residence is in Washington.

To be eligible, applicants must meet four key criteria:

- Age or Disability Status: As of Dec. 31 of the year before taxes are due, applicants must be at least 61 years old, unable to work due to a disability, or a disabled veteran who meets approved criteria.
- Homeownership: The ap-

plicant must own the home for which the exemption is claimed.

- Primary Residence: The property must be the applicant's principal place of residence.
- Income Requirements: Household income must fall within the program's qualifying limits.

For those who do not qualify for the exemption, the Limited Income Deferral Program offers an alternative.

This program allows eligible homeowners to postpone payment of property taxes or special assessments.

Unlike the exemption, it does not reduce the tax amount. Instead, the Washington State Department of Revenue pays the

deferred taxes and assessments to the county treasurer on the homeowner's behalf.

Applications for both programs can be submitted online or by mail.

For those preferring to apply by mail, forms are available for pickup at the Welcome Center.

Residents with questions are encouraged to contact the Whatcom County Assessor's Office at 360-778-5050 or via email at PropertyTaxExemptions@co.whatcom.wa.us.

Nov. 15

NSEA Salmon Sighting, Chuckanut Creek

NSEA Salmon Sighting, Chuckanut Creek from noon-3 p.m. at 1467 Chuckanut Drive N., Bellingham. As fall looms closer, coho and chum salmon begin their return to rivers and creeks. More information: agarritano@n-sea.org.



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- Inspect roof and flashing
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People's Choice Trunk winners



This year's People's Choice Trunk winners were Kelcie, Tom and Calvin with their fun and colorful Bluey-themed trunk. Thank you to everyone who came out and made our annual Trunk or Treat event such a great success. (Nakell Jones/The Views)

Meet Rec Manager Kyle Kaltenfeldt

By Nakell Jones
The Views

Sudden Valley's Community Center is home to the fitness center, recreation department, local clubs, and a growing lineup of community events. At the heart of it all is Recreation Manager Kyle Kaltenfeldt, who helps bring these programs and activities to life.

A graduate of Western Washington University with a degree in business management and economics, Kaltenfeldt's path to recreation began during college when he worked as a competitive gymnastics coach. It was there that he discovered his passion for youth sports and community engagement.

After graduating, he joined a local nonprofit, where he helped rebuild and relaunch athletic programs that had been paused during the pandemic. Two and a half years later, Kaltenfeldt joined the Sudden Valley team to continue growing his career in recreation management.

Kaltenfeldt joined the Sudden Valley Community Association in August 2023 as chief of staff and transitioned into his current role as recreation manager in October 2024. Since then, he's been focused on expanding recreational opportunities for residents of all ages.

One of his favorite projects so far has been introducing Water Aerobics in partnership with the YMCA.

"It received fantastic feedback from participants," he said. "It's been great to see how much residents have enjoyed it."

When he's not organizing programs or events, Kaltenfeldt stays active.

"I love participating in adult recreational sports," he said. "I compete in an adult gymnastics league, play both indoor and outdoor soccer, and just wrapped up a season in an adult softball league."

Around Sudden Valley, you'll often find him paddleboarding from PM Beach, golfing, or running laps around Lake Louise — his favorite local spots to get moving and enjoy the outdoors.

Looking ahead, Kaltenfeldt and the recreation



Kyle Kaltenfeldt

department are planning a busy year for 2026. Residents can look forward to trivia nights, movie nights, play days at local parks, a week-long youth sports camp, and several new adult sports tournaments.

For those interested in getting involved, Kaltenfeldt encourages residents to stop by the Community Center to sign up for current clubs and activities — or share ideas for future ones. "Community input is a big part of what makes our programs great," he said.

When asked how he sees community recreation evolving in the future, Kaltenfeldt said, "One of the three pillars SVCA was founded on is promoting community engagement — and that's exactly what we strive to do. Whether it's a program for three people or three hundred, our goal is to keep finding new ways to bring neighbors together and strengthen connections throughout the Valley."

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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.



Community gathers for annual Trunk or Treat

By Nakell Jones
The Views

Sudden Valley held its annual Trunk or Treat on Saturday, Oct. 25 at the Community Center.

Families came dressed in their best costumes to celebrate the Halloween season with neighbors and friends. The event brought together decorated trunks, plenty of treats and community spirit.

Participants transformed their trunks into creative and eye-catching displays. Trunks were decorated in themes ranging from pirates to the Haunted Mansion. Children made their way from trunk to trunk, collecting candy and admiring the impressive decorations.

Families also had the chance to cast their votes for this year's People's Choice Trunk at the gazebo. It was a close call, but the fan favorite turned out to be a Bluey-themed trunk created by locals Kelcie, Tom and baby Calvin. Their playful and colorful display captured the hearts of attendees of all ages. The winning family received a custom-themed plaque and a gift card to Tino's Pizza.

Inside the Community Center, CTK hosted a craft and bingo room that offered a fun indoor option and a break from the chilly fall weather. Children enjoyed making ghost-themed paper plate crafts and playing games together, adding another layer of excitement to the day's festivities.

In addition to the Halloween fun, attendees were treated to a variety of refreshments. Local vendor Seashells Coffee kept guests energized with coffee, tea and specialty energy drinks, while Street Dogz served up hotdogs and kettle corn.

The Trunk or Treat has become a beloved Sudden Valley tradition, offering a safe and family-friendly way to celebrate Halloween while connecting with neighbors.

Events like these highlight the strong sense of community that makes Sudden Valley such a special place to call home.

The Sudden Valley Community Association extends its gratitude to all volunteers, vendors and residents who contributed to making this year's Trunk or Treat another spooktacular success.

We can't wait to celebrate Halloween with the community again next year.



Community members went all out decorating their vehicles in creative themes for Sudden Valley's annual Trunk or Treat. (Nakell Jones/The Views)

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FINANCIALS

Sudden Valley Community Association								
Operations - By Department								
August 1, 2025 to August 31, 2025								
CURRENT MONTH								
Whole \$								
UNAUDITED	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)*
Department								
ACC / Security	21,400	4,914	10,820	(558)	73,510	(40,973)	(62,930)	(36,617)
Accounting	2,060	(1,752)	42,014	1,408	16,226	(3,402)	(56,180)	(3,746)
Administration	351	193	48,064	4,523	14,311	(5,014)	(62,024)	(298)
Common Costs	3,251	(665)	-	-	37,402	(8,306)	(34,151)	(8,971)
Facilities	7,140	2,090	7,244	(709)	22,504	1,297	(22,608)	2,678
Maintenance	-	-	35,742	16,215	7,276	4,308	(43,018)	20,523
Subtotal	34,202	4,780	143,884	20,879	171,229	(52,090)	(280,911)	(26,431)
Golf	221,550	7,313	120,962	(3,503)	34,178	8,097	66,410	11,907
Marina	150	(500)	-	-	783	1,323	(633)	823
Rec/ Pools/ Parks	12,195	3,809	67,757	(18,764)	18,923	368	(74,485)	(14,587)
Subtotal	233,895	10,622	188,719	(22,267)	53,884	9,788	(8,708)	(1,857)
Subtotal Operations before Ops Dues	268,097	15,402	332,603	(1,388)	225,113	(42,302)	(289,619)	(28,288)
Ops Dues Earned	238,092						238,092	
Curr Yr Bad Debts Activity	(3,993)						(3,993)	
Net Ops Dues	234,099	7,992					234,099	7,992
Net Operations	502,196	23,394	332,603	(1,388)	225,113	(42,302)	(55,520)	(20,296)
Net BOD Approved UDR Activity for Operations								
GM Recruiting Expense	-		-		399		(399)	
Legal Expenses - Past Due Account Collections	-		-					
Hazardous Tree Removal	-		-		900		(900)	
Net Operations with Board Approved UDR	502,196	23,394	332,603	(1,388)	226,412	(42,302)	(56,819)	(20,296)
Other Operating Activity								
UDR Activity	3,737				735		3,002	
AR Accrual - Prior Year Reversal	-				-		-	
AR Accrual - Current Year	-				-		-	
Lease Income- Library Prepaid Recognized	667						667	
Vacation Liability Accrual	-				3,214		(3,214)	
Total Other Operating Activity	4,404				3,949		455	
Grand Total Operations Activity	506,600	23,394	332,603	(1,388)	230,361	(42,302)	(56,364)	(20,296)

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

AGM: SVCA announces new board members

Continued from 1

Sudden Valley Board of Directors for the next three years.

Incumbent Linda Bradley,

with 477 votes, did not retain her seat.

Bradley, however, said after the meeting she planned to apply to join the Nominations &

Elections Committee (N&E).

Unchallenged, Terry Niblack received 845 votes to join the Architectural Control Committee (ACC).

This post is also for three years.

There are still four openings for the ACC, which is responsible for reviewing requests to make exterior modifications to your property.

These may include requests regarding limbing or removing a tree, general landscaping, exterior paint, adding or replacing a patio, roof, skylight, deck, generator, heat pump, playground equipment, gutters, windows or anything else that changes the look of the exterior of the property.

The ACC normally has meetings the first and third Thursdays of every month.

Generally one is scheduled at 9 a.m. meeting and one is scheduled at 5 p.m.

However, the schedule is subject to change.

Please be sure to check the Agenda and Minutes page at suddenvalley.com to confirm

dates, times and deadlines for request submissions.

At the Nov. 1 AGM Sudden Valley had no candidates for its Nominations & Elections Committee.

With five openings, this post is for two years. N&E is a standing committee charged with the oversight of all election activities.

They not only solicit candidates for the Board and their own committee for annual election, but they also solicit candidates for the Finance & Architectural Control Committees.

This committee usually meets the last Monday of the month at 6:30 p.m. in Multipurpose Room A.

Also on Nov. 1, the association's participating members voted 474-601 to approve the \$8,103,858 annual consolidated budget for 2026.

Projected assessment revenue is \$5,907,161, other operating revenue is a projected \$2,196,697.

The total monthly dues (operations and capital dues) for the proposed 2026 annual con-

solidated budget are \$167.21 for a developed lot, \$158.79 for an undeveloped lot.

Although more people voted to reject the budget than to approve it, the Revised Code of Washington State (RCW) 64.90.525 states that the budget is ratified if not rejected by owners holding a majority of votes in the association.

According to Sudden Valley Nominations and Elections Chair Rob Gibbs, 3,025 ballots were mailed to eligible members. This means at least 1,514 eligible members would have had to vote 'no' to reject the budget -- that's 50% plus one.

With 601 dissenting votes, that's just shy of 20% who rejected the budget.

The association's participating members voted also 773-293 to approve a bylaw amendment to provide for fines for owners who "fail to comply with SVCA bylaws and required governmental regulations pertaining to the leasing or rental of their property in Sudden Valley."

This measure required two-thirds support from its participating voting members.

At Sudden Valley's Nov. 4 organizational meeting, the board named its executive team for 2026.

The 2025 treasurer, Rick Asai is now the board's president. President in 2025, Keith McLean is now vice president. New to the board, Jean Maixner will serve as treasurer. Vice president in 2025, Taimi Van de Polder is now the board's secretary.

Other continuing board members include Rob Gibbs, Tom Henning, Ray Meador, Laurie Robinson and Daniel Rodriguez.

-- Contact Bill Helm at bill@lydentribune.com.

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FINANCIALS

Sudden Valley Community Association
Operations - By Department
January 1, 2025 to August 31, 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	146,449	50,456	62,951	(3,512)	413,225	(120,441)	(329,727)	(73,497)
Accounting	20,315	(10,106)	243,093	7,953	49,656	11,988	(272,434)	9,835
Administration	5,455	4,790	273,969	30,374	131,080	(47,887)	(399,594)	(12,723)
Common Costs	41,470	10,142	-	-	350,002	(85,239)	(308,532)	(75,097)
Facilities	66,066	7,368	40,171	(1,600)	121,475	32,850	(95,580)	38,618
Maintenance	-	-	247,583	26,916	68,685	9,397	(316,268)	36,313
Subtotal	279,755	62,650	867,767	60,131	1,134,123	(199,332)	(1,722,135)	(76,551)
Golf	1,127,840	(6,567)	585,027	26,231	363,673	(42,248)	179,140	(22,584)
Marina	243,793	7,092	-	-	16,328	(815)	227,465	6,277
Rec/ Pools/ Parks	51,983	14,825	266,260	(62,205)	115,360	(1,193)	(329,637)	(48,573)
Subtotal	1,423,616	15,350	851,287	(35,974)	495,361	(44,256)	76,968	(64,880)
Subtotal Operations before Ops Dues	1,703,371	78,000	1,719,054	24,157	1,629,484	(243,588)	(1,645,167)	(141,431)
Ops Dues Earned	1,907,418	-	-	-	-	-	1,907,418	-
Curr Yr Bad Debts Activity	(48,506)	-	-	-	-	-	(48,506)	-
Net Ops Dues	1,858,912	50,057	-	-	-	-	1,858,912	50,057
Net Operations	3,562,283	128,057	1,719,054	24,157	1,629,484	(243,588)	213,745	(91,374)
Net BOD Approved UDR Activity for Operations	-	-	-	-	399	-	(399)	-
GM Recruiting Expense	-	-	-	-	9,984	-	(9,984)	-
Legal Expenses - Past Due Account Collections	-	-	-	-	60,038	-	(60,038)	-
Hazardous Tree Removal	-	-	-	-	-	-	-	-
Net Operations with Board Approved UDR	3,562,283	128,057	1,719,054	24,157	1,699,905	(243,588)	143,324	(91,374)
Other Operating Activity	91,101	-	-	-	7,019	-	84,082	-
UDR Activity	91,101	-	-	-	7,019	-	84,082	-
AR Accrual - Prior Year Reversal	(53,456)	-	-	-	-	-	(53,456)	-
AR Accrual - Current Year	-	-	-	-	-	-	-	-
Lease Income- Library Prepaid Recognized	5,333	-	-	-	-	-	5,333	-
Vacation Liability Accrual	-	-	-	-	14,298	-	(14,298)	-
Total Other Operating Activity	42,978	-	-	-	21,317	-	21,661	-
Grand Total Operations Activity	3,605,261	128,057	1,719,054	24,157	1,721,222	(243,588)	164,985	(91,374)

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

Submitting articles to the editor

SVCA members are encouraged to submit articles of interest for inclusion in the Views. Member submitted articles should focus on areas of interest to the Sudden Valley community.

Opinions, complaints, and politicking belong in the Letters to the Editor, and will not run as a member feature article.

Articles promoting a vendor's services, or advertisements disguised as articles, will not be accepted.

The Views has a separate mechanism for advertising a business, and that is where such information should be kept.

However, to provide fair and equal access, consecutive submissions by a member will not be permitted.

In other words, members who have already had an article published may not submit an article for the following issue.

Nov. 22-23: Lest We Forget

Lest We Forget a heartbreaking chapter in U.S. history, Whatcom Chorale reprises Sarah Mattox's exquisite Heart Mountain Suite. Performances Saturday, Nov. 22 at 5 p.m. and Sunday, Nov. 23 at 3 p.m. Tickets available at Village Books Fairhaven and at whatcomchorale.org. Concerts at Christ the Servant Lutheran Church in Bellingham at 2600 Lakeway Drive.

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Deadline for the December edition will be **Wednesday, Nov. 19th**

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FINANCIALS

Sudden Valley Community Association Income Statement Summary						
UNAUDITED	Current Month - August 2025			Year to Date - 8 Months Ending 8/31/2025		
	Operations & Operating Reserves	Operations Better / (Worse) Budget	Capital Reserves**	Operations & Operating Reserves	Operations Better / (Worse) Budget	Coll % Capital Reserves**
REVENUE						
Current Year Dues & Assessments Income						
Dues & Assessments Income	238,092		246,560	1,907,418		1,975,497
Bad Debt Reserve	(3,993)		(4,083)	(48,506)		(35,133)
Net Current Year Assessment Income	234,099	7,992	242,477	1,858,912	50,057	97.5% 1,940,364
Bad Debt Recoveries - Prior Years			2,191			37,648
Golf Income	221,550	7,313	-	1,127,840	(6,567)	-
Marina Income			-	236,829	6,528	-
Rec Center & Pools Income	11,670	3,501	-	38,263	8,017	-
Legal & Collections Income			-			-
Other Income	8,653	(4,346)	-	110,645	24,952	-
Rental Income - Other	525	142	-	13,720	5,475	-
Area Z Rental Income	1,309	1,309	-	20,014	1,116	-
Lease Income	5,832	948	-	46,052	7,585	-
New Home Construction Fees	18,050	6,610	-	105,150	30,700	-
Capital Gain (Loss) on Sale of Assets			-			1,200
Investment Income	509	(74)	3,088	4,858	194	23,245
Total Revenue	502,197	23,395	247,756	3,562,283	128,057	2,002,457
EXPENSES						
Salaries & Benefits	332,603	(1,388)	-	1,719,054	24,157	-
Contracted & Professional Services	73,854	(56,441)	-	243,215	(100,292)	-
CC&Rs/ Mandates	43,022	(5,423)	-	380,830	(76,906)	-
Maintenance & Landscaping	28,802	25,426	-	365,846	(8,477)	-
Utilities	27,793	(990)	-	157,929	4,483	-
Administrative	17,287	(5,240)	-	141,939	(11,637)	-
Regulatory Compliance	13,769	3,014	-	198,812	(53,249)	-
Insurance Premiums	20,587	(3,065)	-	140,696	(626)	-
Other Expenses		416	-	217	3,116	-
Depreciation Expense			108,710			869,680
Interest expense			4,976			41,356
Total Expenses	557,717	(43,691)	113,686	3,348,538	(219,431)	911,036
Net Income (Loss)	(55,520)	(20,296)	134,070	213,745	(91,374)	1,091,421
Net UDR Activity for Operations						
GM Recruiting Expense	(399)			(399)		
Legal Expenses - Past Due Account Collections				(9,984)		
Hazardous Tree Removal	(900)			(60,038)		
Net Income (Loss) with Board Approved UDR	(56,819)	(20,296)	134,070	143,324	(91,374)	1,091,421
Other Activity						
Net Other UDR Activity*	3,002			84,082		
AR Accrual - Prior Year Reversal				(53,456)		(13,625)
AR Accrual - Current Year						
Lease Income- Library Prepaid Recognized	667			5,333		
Vacation Liability Accrual	(3,214)			(14,298)		
Total Other Activity	455			21,661		(13,625)
Grand Total Activity	(56,364)	(20,296)	134,070	164,985	(91,374)	1,077,796

*Prior year recoveries for operations are deposited into the Undesignated Reserve Account (UDR).
 **Refer to the last footnote on the Balance Sheet (prior page) for a discussion of Accounting Standards Codification (ASC) 606 and capital dues revenue collections.

Sudden Valley Community Association Balance Sheet			
	Unaudited** Aug 31, 2025	Unaudited** Dec 31, 2024	Inc / (Dec)
OPERATIONS			
Current Assets			
Operating Cash	\$ 429,848	\$ 579,484	\$ (149,636)
Building Completion Deposit Fund	859,890	749,910	109,980
Member Receivables - Operations*	-	51,456	(51,456)
Other Receivables	3,250	3,350	(100)
Prepaid Expenses	161,991	82,148	79,843
Operating Lease-ROU Assets	25,254	29,554	(4,300)
Inventory	7,148	5,824	1,324
Total Current Assets	1,487,381	1,503,726	(16,345)
Current Liabilities			
Accounts Payable	(110,393)	(159,772)	49,381
Accrued Vacation Liability	(90,632)	(76,335)	(14,297)
Accrued Payroll	-	(115,575)	115,575
Prepaid Assessments	(246,071)	(241,689)	(4,382)
Building Completion Deposits	(859,890)	(749,910)	(109,980)
Other Refundable Deposits	(11,040)	(11,040)	-
Operating Lease Liability	(25,254)	(29,554)	4,300
Prepaid Golf Memberships	-	(112,307)	112,307
Total Current Liabilities	(1,343,294)	(1,494,489)	151,205
Other Liabilities			
Contingent PPP Loan Liability***	(157,700)	(157,700)	-
Deferred Library Loan Revenue	(30,667)	(36,000)	5,333
Total Other Liabilities	(188,367)	(193,700)	5,333
Operating Reserve Funds			
Emergency Operating Cash	364,460	364,315	145
Undesignated Reserves Cash	331,024	301,135	29,889
Total Operating Reserve Funds	695,484	665,450	29,534
Net Operating Assets	\$ 451,214	\$ 281,487	\$ 169,727
CAPITAL			
Capital Current Assets			
CRRRF (Capital Repair & Replacement) Cash Fund	3,666,370	3,172,197	494,173
Roads Reserve Cash Fund	2,776,578	2,302,138	474,440
Board Density Reduction Cash Fund	87,987	87,889	98
Mailbox Cash Fund	163,937	151,970	11,967
CRRRF Capital Reserve Holding Cash	220,000	219,618	382
Mitigation Assignment of Savings Cash	49,879	49,821	58
LWVSD Assignment of Savings Cash	14,946	14,939	7
Member Receivables - Capital**	-	13,625	(13,625)
Total Capital Current Assets	6,987,704	5,812,197	1,175,507
Capital Fixed Assets			
Fixed Assets	16,736,097	17,006,025	(269,928)
Finance ROU Assets	67,152	119,950	(152,798)
lots Held for Sale	231,826	231,826	-
Total Capital Assets	17,035,115	17,356,911	(321,796)
Long Term Liabilities			
CRRRF Loan 2022	(1,358,403)	(1,539,073)	180,670
Finance Leases	(65,753)	(104,457)	38,704
Total Long Term Liabilities	(1,424,156)	(1,643,530)	219,374
NET ASSETS	\$ 23,049,846	\$ 21,807,065	\$ 1,242,781
MEMBER EQUITY			
Member Equity			
Current Year Net Income: Operations	164,985	(374,591)	539,576
Transfers Out from Operations to Capital	-	(145,600)	145,600
Current Year Net Income: Capital**	1,077,796	3,294,654	(2,216,858)
Transfers into Capital from Operations	-	345,600	(145,600)
Retained Earnings**	4,858,301	5,232,892	(174,591)
Capital**	16,948,764	15,654,710	1,294,054
TOTAL MEMBER EQUITY	\$ 23,049,846	\$ 21,807,065	\$ 1,242,781

* 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 August 31, 2025, and December 31, 2024, the balances of receivables written off were \$799,077 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 SVCA's internal monthly statements as it would obscure the reality of monthly capital dues/capital transfer fee revenues collected for internal monthly presentation purposes. See SVCA's 2020 through 2023 audited financial statements (2022 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 (\$337,700) 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.



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The *Sudden Valley Views* encourages letters to the editor. However, submissions must refrain from attacking individuals without providing supporting documentation or a rational and legally defensible justification. Letters should be emailed to bill@lyndentribune.com and should not exceed 550 words. Your letter must include your full name, complete address and telephone number. Your address and telephone number will not be printed in the newspaper, but will be used for verification by newspaper staff. 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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SVCA acronyms

- | | |
|--|---|
| ACC – Architectural Control Committee | MOU – Memorandum of Understanding |
| AGM – Annual General Meeting | MPR – Multi-Purpose Room |
| BOD – Board of Directors | N&E – Nominations and Elections |
| BMP - Best Management Practices | NPDES- National Pollutant Discharge Elimination System |
| CC&Rs – Covenants, Conditions & Restrictions | OPS – Operations |
| CIP – Capital Improvement Plan | PSE - Puget Sound Energy |
| CRRRF – Capital Repair and Replacement Reserve Fund | PUD – Planned Unit Development |
| CTK – Christ the King Church | RCW - Revised Code of Washington |
| DNR - Washington State Department of Natural Resources | REC – Parks & Recreation Department |
| DOE - Washington State Department of Ecology | RFP – Request for Proposals |
| DRC – Document Review Committee | RFQ – Request for Qualifications |
| EIS - Emergency Information System | ROW - Right-of-Way |
| FTE – Full Time Employees | SGM – Special General Meeting |
| GIS - Geographic Information System | SOP – Standard Operating Procedure |
| GM – Sudden Valley's General Manager | SVCA – Sudden Valley Community Association |
| GMA – Growth Management Act | UDR – Undesignated Reserves |
| HOA – Homeowner's Association | WCLS - Whatcom County Library System |
| LAMIRD - Limited Areas of More Intensive Rural Development | WCOG - Whatcom Council of Governments |
| LRPC – Long Range Planning Committee | WCSO – Whatcom County Sheriff's Office |
| LWPG – Lake Whatcom Policy Group | WDFW - Washington State Department of Fish and Wildlife |
| LWWSD - Lake Whatcom Water & Sewer District | WTA - Whatcom Transportation Authority |
| | WUCIOA – RCW 64.90 – The WA Uniform Common Interest Ownership Act |

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Trunk or Treat at Sudden Valley

From left, Jessiah Paul, 9, dressed as Mario from Mario Bros., and Gigi, 3, dressed as a firefighter, at Sudden Valley's Trunk or Treat event. (Taimi Van de Pol/The Views)



Prepared for Halloween



Six-year-old Nolan, 3-year-old Harrison and 2-year-old Maddison enjoy a fun day a Bellewood Farms & Distillery's corn maze in preparation for Halloween. (Photo courtesy Allison Chaffee)

SUDDEN VALLEY Pet of the MONTH

This month's Pets of the Month are Pearl and Rockford, submitted by Jeana Esser.

Pearl, a Chihuahua mix, on the left; Rockford, 16, terrier mix on the right. They love car rides and are bosom buddies. Here we are on our way to Valley Market!

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



Pearl & Rockford

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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**



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**



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