



Resident Handbook

Sudden Valley Community Association



**SUDDEN
VALLEY**

Revised 4/29/2025



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WELCOME

Dear Homeowners/Residents:

Welcome to your new home in the Sudden Valley Community Association (SVCA). We are thrilled that you have decided to make Sudden Valley your home; we believe Sudden Valley is one of the most beautiful places in the Northwest.

Sudden Valley was established in 1969 and today SVCA is one of the largest Homeowners Associations in Washington State, with a total of over 7,000 residents that enjoy forests, lakes, streams, hiking trails, a semi-private 18-hole golf course, and an abundance of wildlife. We envision Sudden Valley as a sustainable and collaborative community where natural beauty, recreation, and civic engagement create a sense of belonging for our diverse membership. Our Mission is to foster a livable and inclusive community through exceptional service, transparency, and responsible stewardship of our shared resources.

This Handbook is to assist you in being a well-informed member of the community. The best source of information for both activities and governing documents for Sudden Valley will be found on our website at www.suddenvalley.com. Become familiar with it and use it often to take advantage of what Sudden Valley has to offer.

As a mutual-benefit, nonprofit homeowners' association, SVCA operates under covenants, conditions, and restrictions (CC&Rs) that govern the properties within the Community. A few examples of these include (but are not limited to) restrictions on cutting or trimming trees, making changes to the exterior appearance of one's home and property, including landscaping and fencing. Such activities require prior approval from our Architectural Control Committee. Check out our Architectural Control Committee (ACC) for more information. This may seem like an inconvenience; however, such actions require review to preserve property values, wildlife safety, protection of soil stability, water quality, and adherence to the overall concept of Sudden Valley.

ADMINISTRATION & MANAGEMENT

The Sudden Valley Community Association is governed by a Board of nine voting Directors and two non-voting Directors. These Directors are property owners that are elected by the community membership. Board and Committee members serve as uncompensated volunteers for the benefit of all members. Board Members are elected at the Annual General Meeting (AGM), which is held on the first Saturday in November. For a list and contact information of the current Board Members go to the Board of Directors page on our website.

SVCA has a full-time General Manager to administer the day-to-day operations of the Community. The position consists of overall property management, overseeing staff, conducting the



daily functions of the community, overseeing all financial aspects for the community, enforcing all rules and regulations, and assisting the Board in the resolution of residents’ problems. You can contact Administration with any questions or maintenance requests you may have at the main office **360-734-6430**, by email at office@suddenvalley.com, or by completing an online form found on the Contact tab on our website.

CONTACTS

Administration Office	360-734-6430	office@suddenvalley.com	M-F 8:30am-4:30pm (Via Phone 8:00am-5:00pm)
Accounting Accounts Receivable	360-734-6430 x214	ar@suddenvalley.com	M-Th 8:30am-4:30pm (Via Phone 8:00am-4:30pm)
Security (Call 911 for Emergencies)	360-319-8200	N/A	24 hours a day, 7 days a week
Information Hotline (Unanswered)	360-746-7010	N/A	When community-wide alert (such as weather) is needed
Maintenance (Contact Admin Office)	360-734-6430	office@suddenvalley.com	M-F 8:30am-4:30pm (Via Phone 8:00am-5:00pm)
Recreation (Dance Barn & Gym)	360-366-8450	recfrontdesk@suddenvalley.com	M-Th 8am-7:30pm F-Sun 8am-8pm
Golf Pro Shop	360-734-6435	golf@suddenvalley.com	Days and times vary based on daylight hours

SVCA WEBSITE & YOUTUBE CHANNEL

Sudden Valley Website Sudden Valley YouTube Channel	www.suddenvalley.com Link on Website Left Column or Click HERE
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The Association maintains a website with a wealth of information that answers many questions homeowners have. It includes forms to download for various activities, archived YouTube meetings of the various Board and committees of the Association, archived copies of the Sudden Valley Views, as well as an extensive archive of Sudden Valley documents.

PAYING DUES

Dues are due on the first day of the month and must be paid by the last business day of the month at 4:30pm, and thereafter interest and late fees will accrue. Payment coupons are mailed each year to owners who are not set up on auto pay.

Payment Options

1. **In person** payments may be made at the Administration Welcome Center Monday – Friday from 8:30 a.m. – 4:30 p.m. We are only able to accept cash or check for dues payments in person. After hours, use the Drop Box located on the side of the building facing the parking lot. The Welcome Center is located at 1850 Lake Whatcom Blvd (take the first right after you turn into Gate 2).
1. **Mailed payments** must include a coupon for the month or months paying. Mail to Sudden Valley Community Association, P O Box 52909, Phoenix, AZ 85702-2909.
2. **Automatic Clearing House (ACH)** for monthly dues payments can be set up free of charge as an automatic withdrawal from your account. Please complete the ACH form on our website found under Commonly Requested Forms. Once complete, submit the form to ar@suddenvalley.com or in person at the Welcome Center.
3. **Credit, Debit, & Electronic Check payments** can be paid online via Property Pay. To sign up, go to our website under Resident Resources. You will need the Management ID (5545), the Association ID (0603), and your account number. Contact SVCA Administration for your SVCA account number. Please note: **Online payment via card includes a fee.** The bank charges an additional 2.95% through their website, or a flat fee of \$1.95 through their mobile app. There is no fee to use the e-check option.

For specific questions about payments and account status, please contact Accounts Receivable at **360-734-6430 x214** or ar@suddenvalley.com.

MAILBOXES

SVCA residents do not have USPS mail delivery to their homes. USPS delivers daily to several neighborhood cluster mailboxes which are located throughout Sudden Valley. UPS, FedEx, Amazon, and other independent carriers will deliver to your physical address.

You receive your mailbox keys at the same time you receive your house keys, normally at closing. If not, the key may be in your mailbox, and you must arrange a time to meet with a postal worker to open the box. Please contact the Mt. Baker USPS Post Office on Orleans St. to



arrange a time to meet with a postal worker. Remember to bring proof of residence. If no key is available, you must hire a locksmith to open the box and rekey the lock. SVCA does not have keys to any of the mailboxes.

The clusters also include package boxes for residents to receive packages via USPS. If you receive a package, you will find a separate key left in your mailbox by the carrier. The key is labeled with the box number where your package was delivered.

Condo associations have separate mailbox clusters. For more information, please contact your condo association.

If you need assistance locating your mailbox cluster, contact Administration. A map of the mailbox clusters is available on our website under the Resident Resources tab under the Maps heading.

UTILITIES

Homeowners pay for utilities that serve their homes. Below is a partial list of utility providers.

***NOTE:** Sudden Valley uses a mix of natural gas and propane. If you are a natural gas customer, your provider is Cascade Natural Gas. If you are a propane customer, and your tank is leased, your provider is determined by the color of the propane tank cap. There may also be a sticker on the tank with the provider’s name. If you own your tank, you may select any service.

Utility	Company	Phone #
Electric	Puget Sound Energy (PSE)	888-225-5773
Water/Sewer	Lake Whatcom Water & Sewer District	360-734-9224
Garbage/Recycling	Sanitary Service Company (SSC)	360-734-3490
Recycling Pick Up	Ridwell (Contact via www.ridwell.com)	888-982-7885
Cable TV & Internet Services	Comcast	800-934-6489
Natural Gas*	Cascade Natural Gas	888-522-1130
Propane*	Red Cap: CHS NW Lynden Energy Green Cap: Northwest Propane Blue Cap: AmeriGas Propane Black Cap: VanderYacht Propane Underground Propane Tank	360-354-4595 360-354-4471 360-384-4922 360-398-1234 Call any service

Garbage should be placed only in a covered 32 Gallon roll-cart by the curb of your property on your designated collection day. Please return your roll-cart to your garage or screened area by the end of the day. Recycling containers are available with your garbage service through the Sanitary Service Company (SSC).



Satellite dishes are allowed within Sudden Valley; however, their placement is regulated. Satellite dishes cannot be mounted to trees, cannot be placed in a right-of-way or on neighboring properties, and require ACC approval.

USE FEES & ACCESS CARDS

Sudden Valley residents are not charged additional fees for Community Center amenities. Each household receives one free card to access those amenities.

Use fees in amounts to be determined by the Board for services which benefit specific members, including fees for use of amenities or facilities, recreational fees, and other special fees. Such fees are charged to members who benefit from or otherwise take advantage of the services or benefits provided.

Owners/Occupants Not Paying Rent

1. After the first free card, there is a one-time fee of \$8 for each additional card issued and \$15 to replace a lost card.
2. To obtain a card, please visit the Welcome Center or the Community Center during business hours. Residential status must be reflected in our homeowner database before receiving a card. Additionally, each resident must sign a waiver to use the Community Center facilities. Access is renewed annually, and cards are non-transferable.

Renters/Tenants

1. The property owner may transfer facility use rights to renters/tenants by signing an Assignment of Recreational Membership Rights form, which can be found on our website under Commonly Requested Forms.
2. Memberships are available. Call the Recreation for more information.
3. There is a one-time fee of \$8 for each card issued and \$15 to replace a lost card.
4. To obtain a card, please visit the Welcome Center or the Community Center during business hours. Residential status must be reflected in our homeowner database before receiving a card. Additionally, each resident must sign a waiver to use the Community Center facilities. Access is renewed annually, and cards are non-transferable.

GENERAL INFORMATION

Commonly Requested Forms

A variety of forms are available and can be accessed online on our website under Commonly Requested Forms. Paper copies may be obtained from Administration at the Welcome Center.



Parking

Unattended parking on paved roads or shoulders where any part of the vehicle projects into a traffic lane is prohibited. Parking is allowed only in designated areas. Parking of boats, trailers and like equipment is not allowed on the property unless they are in an enclosure or screened area. Residents can obtain Temporary Parking Passes from The Welcome Center for themselves or visitors to park vehicles and RVs on their property or in the lower Golf Course parking lot. These passes are valid for 3 days, and each additional day is \$10 limited to the number of days approved by the General Manager.

Sudden Valley Views

This monthly publication outlines all the latest news in Sudden Valley. The Views are automatically mailed to residents, but you may pick one up at the Welcome Center, Community Center, or Golf Clubhouse. You can also view it on our website. The Views accepts letters from members and informational content relating to Sudden Valley. To submit display advertising or letters to the editor, please see the contact information in the masthead of The Views.

e-Blast

The e-Blast is a short weekly email that Administration sends every Friday to inform the members about current events and important information. Occasionally, special notices of immediate concern are sent via e-Blast. You can subscribe to this service on our website.

Maps

Poster-size Street Address Maps and Division & Lot Maps are available for purchase at the Administration office. Maps of the neighborhood parks and trails are also available through our website.

Bus Service

Sudden Valley is serviced by the Whatcom Transportation Authority (WTA). Please contact WTA for a full schedule: 866-989-4287.

IMPORTANT DOs AND DON'Ts

A few simple rules to follow:

- **DO** contact the ACC at Administration prior to any exterior home modification.
- **DO** keep your property well maintained to ensure a neat appearance.
- **DO** always have your dog on a leash, except in off-leash areas.
- **DO** carry a Pooper Scooper or doggy bags for your pet when walking. Clean all waste and always maintain control of your animal.
- **DO** Dispose of all garbage and household waste properly. Be sure to put out and take in



your trash & recycling receptacles in a timely manner.

- **DON'T** operate yard equipment (lawnmowers, etc.) before 10 am or after 7 pm.
- **DON'T** conduct light industrial business out of your home.
- **DON'T** raise/breed animals for commercial purposes. Poultry and other livestock are not permitted. County rules strictly forbid this.
- **DON'T** engage in any hunting or use of firearms within Sudden Valley. Firearms include rifles, revolvers, shotguns, air pistols, pellet guns, air guns of all types, bows, crossbows, traps, snares.
- **DON'T** engage in or allow solicitation of Sudden Valley residents without approval of the General Manager.
- **DON'T** Park or store vehicles used for recreation outside of an approved garage or other screened area for longer than 72 hours. A permit is required for all such parking from the Administration office.
- **DON'T** undertake any outdoor or residential burning except for recreational fires in designated areas or on private property. Recreational fires are prohibited during SVCA advertised and County implemented burn bans.
- **DON'T** feed wildlife, no matter how young or cute they are.

SAFETY AND SECURITY – If you have an emergency dial 911!

SVCA maintains 24-hour security throughout our community, and you can reach them at **360-319-8200**. The purpose of security is to observe and report. While security services are hopefully a deterrent, crime can still occur from contractors, visitors, and neighbors.

It is recommended for personal security that the locks are changed when you move into your home. It is also recommended that you install a deadbolt lock and sliding glass door security device where appropriate. Garage doors should be closed when not in use. Contact Security if you have questions or concerns.

During times when community-wide alert is necessary, such as inclement weather conditions, there is an unanswered Information Hotline number with information: **360-746-7010**.

RULES & REGULATIONS

The Rules and Regulations, as well as the Restrictive Covenants that run with the land, the Articles of Incorporation, Bylaws, and the Architectural Control Guidelines govern the conduct of all members of SVCA. Owners of Sudden Valley lots and/or condominiums are subject to their provisions by virtue of their SVCA membership. Such membership is established by purchase or acceptance of transfer of the Lot or Condominium from any previous owner(s) of record. The purpose of these Rules and Regulations is to lend greater definition to the governing documents. As a new resident, it is important to familiarize yourself with them. A full copy can be found online.



HOMEOWNER REQUESTS

Owners wishing to construct, remodel, landscape, install a fence or paint the exterior of their property must apply for written approval from the Architectural Control Committee (ACC). Applications may be obtained at the Welcome Center or online. The ACC will review your request and send written approval or denial within 30 days depending on the complexity of the project.

All tree removals must also be approved by submitting a form, which may be obtained at the Welcome Center or online. Tree removals on homeowner property must be approved by the ACC, and the homeowner is responsible for the removal of the tree and any Whatcom County permit needed. For trees on Sudden Valley property, SVCA will evaluate the tree and remove it if deemed hazardous. The same form is used for both homeowner and SVCA tree removal requests.

The ACC meets twice a month. The meeting is open for anyone to attend. A schedule of meetings and deadlines for submissions is available on the ACC page of our website. No work may take place until written approval is granted. All work must comply with the local building codes and guidelines, and the application must include all permits, blueprints, fees, and specifications required by the county & the state.

AREAS OF RESPONSIBILITY

Insurance & Maintenance

SVCA is responsible for maintaining and providing insurance coverage for the common grounds and numerous building components. Homeowners are responsible for insuring and maintaining their own properties in accordance with the Bylaws and guidelines established by the Architectural Control Committee.

Condominium owners should consult with their condominium association for additional information not covered here.

FINANCIAL INFORMATION

Annual Budget

The Sudden Valley Community Association's annual budget is based on a past history of expenses, current inflation, projected increases in contracts and utilities, projected capital improvements and increases in services. More information about the SVCA financial status is available on our website.



Annual Dues

Homeowners in Sudden Valley pay a share of common expenses per “lot” (including condominium units). These expenses arise from the costs of maintaining common property, such as maintenance, staff, roads, parks, community buildings, pools, a portion of other amenities; as well as a portion is used to fund capital reserves accounts. Current Sudden Valley dues information can be obtained by calling the Administration Office.

Collection Policy

The Association dues are SVCA’s main source of income. It is therefore critical that you pay on time. For that reason, SVCA has adopted a strict but reasonable Collection Policy. For information about the payment schedule and collection policy go to our website. If you have any questions about dues, schedules, or payments please contact the Administration Office.

GOVERNING DOCUMENTS

The documents listed below are available on our website under Resident Resources:

- Articles of Incorporation
- Covenants
- Bylaws
- Board Policies
- Rules and Regulations

SVCA is also subject to certain conditions of the Fair Housing Act and Americans with Disabilities Act.

CLUBS AND COMMITTEE VOLUNTEER OPPORTUNITIES

There are many opportunities for joining clubs and committees in the community. Check out our Recreation webpage to see what interests you. Sudden Valley has a variety of activities. Current and past clubs have included everything from cooking, gardening, poker, tennis, bridge, to knitting and art, and the list goes on. If you can’t find it here, then start your own group to meet new friends and neighbors.

The Standing and Ad Hoc Committees are always looking for volunteers. Come to their meetings and see what interests you. You can find a schedule of their meetings on our website.



Our community hosts a variety of events throughout the year that welcome volunteers. Contact Administration or go to our website for more information.

COMMITTEES

Several committees have been created by the Board to serve the community's needs. There are two kinds: Standing Committees (required per our Bylaws) and Ad Hoc Committees (formed by the Board as needed).

STANDING COMMITTEES

These committees are comprised of community volunteers led by Board Directors and meet throughout the year.

Architectural Control Committee (ACC)

Reviews homes or modifications that affect the exterior appearance of your home or property. This includes getting approval for removal or trimming of trees. For request forms go to Commonly Requested Forms on our website.

Finance Committee

Oversees current association budgets and expenditures. Reviews the annual budget for the upcoming year to be approved by the Board of Directors and voted on by the membership at the Annual General Meeting.

Nomination and Election Committee

Is independent of the Board of Directors. Its duties consist of recruitment of Board and Committee members and supervising the elections for the Annual General Meeting.

Appeals Committee

Is composed of three Board Members of the Association, who provide any individual (who has received a notice of violation of the restrictive Covenants, the Bylaws, or the Rules and Regulations of the Association) with an opportunity for an impartial hearing before the Panel, to appeal the penalties and fines levied as a result of a violation.

Document Review Committee

This committee maintains the documents of Sudden Valley keeping them up-to-date and organized. The Committee brings changes to these documents to the Board for review and approval and then to the community at large at the Annual General Meeting.



Long Range Planning Committee

Works on long range goals and plans for the community.

AD HOC COMMITTEES

Ad Hoc Committees are formed by the Board to perform tasks and to serve for such periods as the Board may, by resolution, specify. Committees shall perform the specific duties as provided in the resolution adopted by the Board. Subject to approval of the Board, each committee shall adopt its own rules and procedures. These committees end each year at the Annual General Meeting.

MEETINGS

Annual General Meeting (AGM)

The Members' AGM is held the first Saturday of November each year. You are encouraged to attend. This is where the new Board of Directors is elected, and special issues are voted on by the community. Ballots will be mailed to you by the first week of October.

Board of Directors' Meetings

The Board of Directors' meetings are held up to twice a month. Homeowners are welcome to attend all board meetings. To contact a member of the Board of Directors, check our website. Each Board Meeting's agenda is posted before meetings on our website, at the Welcome Center, and at the Clubhouse. Copies are available at the Administration Office. To contact the Board, email: BOD@suddenvalley.com.

FACILITIES AND AMENITIES

Sudden Valley is proud of its community and offers activities for all ages and abilities, including the following amenities:

Welcome Center

1850 Lake Whatcom Blvd

Location of Administration, Accounting, and Compliance.

Clubhouse

4 Clubhouse Cir

Location of a restaurant/bar, Golf Course Pro Shop, and drink/snack store.



Golf Course (18-Hole Semi-Private Course Open to the Public)

4 Clubhouse Cir

Sudden Valley Golf Course, designed by renowned course architect Ted Robinson, is the only course offering direct views of beautiful Lake Whatcom. SVCA Property Owners receive discounts on Membership, Green Fees, Cart Rental, Driving Range balls, and Pro Shop merchandise. For more information, please visit our website www.suddenvalleygolfcourse.com

Community Center

8 Barn View

Location of the Recreation Department, hosting a well-equipped fitness center, relaxation areas, children's playroom, meeting rooms, tennis and pickleball court, event space, game lounge, and free wi-fi.

(2) Outdoor Pools (Seasonal)

8 & 10 Barn View

Open to the public, the Main Pool is accessed via the Fitness Center in the Community Center. For residents only, the Quiet Pool is accessed via the gate located behind the South Whatcom County Library. This is a smaller pool offering a more relaxing swim experience.

Marina

1 Marina Dr

Features wet slips, dry slips, canoe and kayak storage, children's playground, tennis court, pickleball court (future planned), basketball court, public beach, and off-leash dog park.

South Whatcom County Library

10 Barn View

House a branch of the Whatcom County Library System. The building has a meeting room and showers.

Area Z RV & Trailer Storage

2800 Lake Louise Rd

Area Z provides the community secured storage spaces for recreational vehicles and trailers (boat trailers may only be stored at the marina). Please visit the Recreation page on our website for more information.

(2) Community Gardens

Behind Area Z and Near Library

Individual reserved garden spaces for residents.

(20) Pocket Parks

Small parks scattered throughout Sudden Valley.



(6) Playgrounds

Found in six of the 20 pocket parks.

Learn more about Sudden Valley's recreational amenities on our website.

PARKS & TRAILS

A variety of parks and trails exist throughout Sudden Valley. For information including maps to the various locations can be found on our website.

EVENTS

Sudden Valley hosts a variety of community-focused events throughout the year. Past events have included The Valley Fair, Holiday Market, and Trunk or Treat. More information can be found on our website.