

SUMMERFIELD TOWNHOUSE SERVICE ASSOCIATION - BETA - HOA #2

Board/Residents' Meeting Minutes

Wednesday, February 11, 2026

CALL TO ORDER - Board President Barbara Shaw called the meeting to order at 3:30 p.m. in the Lakeview Room of the Summerfield Clubhouse. She welcomed 18 residents, including Board members Barbara Emmaneel, Jean Hart, Mary Ann Nese, Aurelie Snyder and Pat VanOsdel.

MINUTES - There were no corrections to the minutes of the January 14, 2026 board meeting. A motion was made to approve the minutes as written. It was seconded and the board unanimously voted to accept the minutes.

TREASURER'S REPORT - Pat VanOsdel reviewed January's Financial Activity Report. See attached.

MAINTENANCE REPORT - Aurelie Snyder reported that two roof leaks were repaired; one cost \$450 and the other \$550. She is currently preparing the list of repairs for this year. Repairs will depend entirely on how much of the budget has to be spent on roof leaks, she concluded. The SCA recently hired Antonio Ruiz for the afternoon maintenance shift on the premises. He is an independent handyman during the mornings and can be reached at 541-973-9369.

LANDSCAPE REPORT - Jean Hart announced that zinc treatments for moss have been completed! She explained the process. First the gutters need to be cleaned out. Then the zinc is applied. Then it needs to rain. Zinc is a chemical applied to the roofs, and when activated by rain it kills the moss that has grown there. We may be due for a second zinc treatment. Jean is following up with Rain of Shine.

EXTERIOR CHANGE COMMITTEE (ECC) - Pam Michael continues to remind homeowners that any kind of exterior change to their property must be approved prior to beginning the work. All information and copies of the necessary forms can be found in the [2024 Homeowner Information Guide](#).

REROOFING COMMITTEE - Chairman Chuck Emmaneel reported that the committee had their first meeting in January and established an agenda and plan to look into replacing HOA #2 roofs in the next two years. This committee will serve in an advisory to the Board of Directors. They will identify issues, do research, make recommendations to the Board, and give updates from time to time. At their February meeting, they will meet with a consultant from PONO to ascertain what PONO can do for our HOA if they are contracted to serve as our reroofing consultants. Chuck anticipates receiving a scope of repairs and expenses from the consultants who are versed in the current and trending costs, quality, and availability of materials and workmanship. The committee will be talking with at least two other consultants and get bids from them as well. "Having a roofing consultant to guide us in our reroofing project is similar to having an architect when building a house," Chuck explained.

NEIGHBORHOOD WATCH COMMITTEE - Mary Ann Nese said she will now be block captain for her street. Thanks to Marilyn Gamelgaard for serving in this capacity for the past several years. HOA #2 Neighborhood Watch will continue in its present form.

Janice Johnson was introduced and she presented a proposal to increase communication using an email group, known as "Listserv." She and Alan Posner lived in a retirement community of more than 1,000 residents in Medford before moving to Summerfield. She explained that Listserv is a way to

communicate with your neighbors in a positive, respectful and more private manner which is less distracting than group chats, more localized compared with large and global social media platforms, and enables residents to communicate with each other online about a variety of subjects being mindful of others' privacy and confidentiality. Participation is free, residents can opt in/out at any time, and emails are shared only with residents who have opted in. In summary, anyone who'd like to participate is invited to email alan@posner.net. A few residents indicated they are going to opt in and give this neighborly site a try. More information is attached.

NEW BUSINESS

Insurance—Three board members and several other residents attended an insurance forum featuring our insurance agent, Vern Newcomb of ABI Insurance. He says that we should expect a small increase in the price of insurance for our next policy year, but we should not see the high annual increase in cost seen in recent years. Vern also recommends that all HOAs pass an “**Insurance Resolution**” that becomes part of an HOA’s governing documents and outlines the board’s understanding of several issues that sometimes cause disputes including how deductibles are billed given different types of losses. President Shaw said that an Insurance Resolution will be on the agenda for our next Board meeting and we will need legal advice before adopting any such resolution. At the next meeting we should also have the cost and coverage for the new insurance policy year from our agent, ABI Insurance, and should be able to authorize those new policies.

Taxes—Pat VanOsdel stated the taxes will be filed as soon as she receives one final interest statement from a bank, whom she has contacted several times.

Resolutions for new Certificates of Deposit—The Board talked about the need to move money out of our reserve savings account because we are now over the federal insurable limit of \$250,000 at one bank. They also discussed information gathered about current rates/terms at different institutions. The proposal is to withdraw \$200,000 leaving about \$75,000 in the reserve savings. The \$200k would be used to (i) open a new CD with \$150,000 at Bank A at the best possible rate and term; and (ii) to add \$50,000 to the balance of an expiring CD at Bank B and to renew that expiring CD at its current institution at the best possible rate and term. **A vote was taken by the Board, seconded, and unanimously passed authorizing either the President, the Secretary, or the Treasurer to take these actions.** The actual vote included the names of these banks but the institutions are not identified in the minutes which are posted online.

Official name of Association—Barbara Shaw opened up a discussion regarding changing the official name of our association (Summerfield Townhouse Service Association - Beta) to something less institutional and more welcoming. Residents offered pros and cons. No decision was made.

ADJOURNMENT

The meeting adjourned at 4:30 p.m.

Respectfully submitted,
Mary Ann Nese

Six Board members met on February 4, 2026 to plan the agenda for the Board/Resident meeting on February 11, 2026. No other business was conducted. The Board’s next agenda planning meeting precedes the monthly Board/Resident meeting by one week and is held Wednesday at 2 p.m. in the Conference Room of Summerfield Clubhouse.

SUMMERFIELD HOA # 2

02/03/2026

JANUARY 2026 FINANCIAL ACTIVITY REPORT

OPERATING ACCOUNT		RESERVES ACCOUNT	
BEGINNING BALANCE 01/01/26:		BEGINNING BALANCES 01/01/2026:	
Checking	\$ 8,191	Savings	\$ 239,043
		CD 5	\$ 263,766
		CD 6	\$ 129,084
		CD 7	\$ 153,455
TOTAL	\$ 8,191	TOTAL	\$ 785,348
INCOME:		INCOME:	
Home Owner Dues	\$ 48,389	From Opr Acct	\$ 35,000
Transfer Fees	\$ 2,862	Interest (Savings)	\$ 52
		Interest (CD 5)	
		Interest (CD 6)	
		Interest (CD 7)	
TOTAL INCOME:	\$ 51,251	TOTAL INCOME	\$ 35,052
EXPENSES:		EXPENSES:	
Administrative	\$ -		\$ -
Cable TV	\$ 2,692	TOTAL EXPENSES:	\$ -
Insurance	\$ 4,596		
Landscape (monthly)	\$ 3,125		
Landscape (misc)	\$ -		
Maintenance (misc)	\$ 3,155		
Prof Services	\$ -		
Utilities - Electric	\$ 25		
Utilities - Water	\$ -		
To Reserves	\$ 35,000		
TOTAL EXPENSES:	\$ 48,593		
ENDING BALANCE:	\$ 10,849	RES ENDING BALANCE:	\$ 820,400

PROPOSAL TO INCREASE COMMUNICATION USING AN EMAIL GROUP (“LIST”)

Here is an easy way to stay in touch with neighbors in HOA #2 that is more private and less distracting than group chats. No apps required. You can read and/or reply at your convenience.

At the 1,000+ person retirement community where we (Alan and Janice) lived in Medford, this service was called the List. It was administered by a resident and cost nothing. We miss the online interaction this provided. We joined by emailing the administrator. When we had something to ask or share, we emailed the List, which forwarded it to all who had opted in.

Examples of email topics:

1. We have just installed a finger print reader to open our front door. Drop by to see it.
2. Does anyone have moving boxes? I am packing up books to send to Hawaii.
3. I have two tickets to the Portland Opera, Sat. night, and cannot attend. Let me know if you want them. Free.
4. A lost cat has been spotted on the property. We are meeting tonight at 7 pm to catch the cat to find it a home. Can you help? We also need a cage.
5. Watch out for a man selling carpet cleaner. He wants to go inside your house.

The List reminded us to respond to residents individually, unless it was appropriate to reply to everyone. Some topics were discussed back and forth. Some were referred to an appropriate person in charge. Alan received his messages as they came in. Janice opted for a digest (multiple messages in one email) about once a day. We could opt out at any time.

Alan ran the same program for another organization for several years and is willing to do it for Summerfield HOA #2. He would register with Groups IO, and if there are less than 100 members, it is free. However, files and photos cannot be sent. (For more members, the cost is 4 cents per person per month or we could explore other providers.)

We know about Summerfield’s email blast, which is a formal announcement program. The List is different; it enables residents to communicate with each other online about a variety of subjects.

Alan Posner, alan@aposner.net
Janice Johnson, janicekjohnson7@gmail.com
15625 SW Greens Way
503-914-0709 (landline)