

# Sauk Mountain Annual Meeting

## Jan 28 2026

### Current Board 2025

President	Roland Noe
Vice President	Miles McDonald
Secretary	Debbie Pedersen
Treasurer	Giles Little
At Large	Eric Johansen

### Treasurers report

- Year end balances
  - Operating account \$10,532.89
  - Reserve Account \$10,077.73
- Total income 2025
  - o Dues Collected \$11,110
  - o Transfer Fees \$600
  - o Total \$11,710
- 2025 Expenses
  - o Landscaping \$9,122.40
  - o Insurance \$1,405
  - o Web Hosting \$0
  - o LLC renewal \$20
  - o Stamps/labels \$203.46
  - o Park Repairs \$300.71
  - o Total \$11,050.57

- 2026 Budget
  - Landscaping                 \$9,122.40
  - Insurance                    \$1,881
  - LLC                            \$20
  - Off Supplies                 \$200
  - Retention pond?            \$8,145 estimate
  - Total                         \$19,368.40
  
- Dues Report as of Dec 31 2025 – 15 outstanding
  - 4 owe \$270
  - 7 owe \$120
  - 1 owe \$490
  - 3 owe \$100 or less
  - With addition of 2026 Dues and late fees, 6 properties will go to collections
  - If collected, only a portion will be received by HOA
  - 8 owners will be left owing more than just 2026
  
- Dues for 2026
  - 96 homes at \$120 = \$11,520

New Business/updates

- Non-profit has been renewed for 2026
- Insurance has been paid for 2026
- Tax return has been submitted
- Dues notices and Meeting notice was put on the website this year
- Recommendation to have something installed on the roads to slow down traffic. Jeffrey Choffel offered to volunteer to reach out to the City to see what can be done. All but one in attendance supported this project.
- Discussion about street lights that are out in the neighborhood. Becca Haney offered to walk the neighborhood and prepare a list of home addresses where street lights are out to submit to the City for repair.

- Miles McDonald read a written statement about the the positives and negatives of having a property management company operate the HOA. Discussed the importance of getting more community involvement to avoid needing to hire a property management company. Becca Haney made a motion not to hire a property management company Roland Noe seconded, all in favor.
- If no participation in 2026 will send out dues increase notification for 2027 to cover the cost of a property management company.
- Miles recommended Cheddar Up to take credit card payments for HOA dues. Cost to HOA would be around \$450/year. Fees are 4% charged to the card holder. In addition to providing a payment alternative to checks Cheddar Up is a resource to use for contact information for all homeowners including email addresses. Giles motioned to establish a Cheddar Up account for use for 2027 HOA dues, Becca Haney seconded, all in favor.
- Request to look into property line and where items are parked and stored at 1391 Portobello as they are on HOA property and not in compliance. Debbie Pedersen to reach out to the homeowner.
- Retention pond and ditch update
  - The city reached out regarding retention pond and set up a meeting.
  - There is a section of drainage from the backyards of homes near 1277 and 1279 Arrezo towards the golf course. This ditch needs to be shored up and redirected. The channel that leads to the retention pond needs to be cleaned out and plant material mowed down. This work will be completed late summer, early fall 2026.
  - Have received one estimate for this work \$16,290. This will be split 50/50 with Sauk Mountain View Estates North.
  - Discussion to have a volunteer work party in conjunction with the Sauk Mountain View Estates North HOA to clean brush and plant material on an annual basis to avoid having to pay for a company to come in every 3 - 5 years and do this work.
- Fencing project on Portobello near park
  - Fence had some damage in lower park area last year. Wood was purchased by the HOA and Roland repaired the fence.

#### Old Business/Additional information

- Some trees going up to the neighborhood that line Portobello have fallen over, and one was knocked over by the contractor working on the road for the city. After it was knocked down the city removed the tree. No action taken in 2025.
- Dumping was happening on Granite Holdings land. There is a gate past there and down the hill slightly that the association and PSE and the city have locks to. Will discuss with city and other involved parties of moving to have a gate off the

corner of Arrezo can be done to prevent people driving up there and dumping as well as other activities. No action taken in 2025.

- At the request of membership some payment options were investigated. Cheddar Up seems the best option.
  - Zelle not an option as it is not accepted in business accounts
  - ACH not a good option - we would need to be given ACH info, enter it, and then it would withdraw as needed. So once we enter it we pull money rather than people paying it, and we need to get all their info. Better for subscription type things.
  - Buildium (Epay) would be \$744/year, in addition to \$2.35/account transaction or 3% for a credit card transaction. These fees could be passed on to the homeowner.
  - NMI gateway/virtual terminal –this would allow you to take transactions through a “pay now” button, or for you to manually enter a transaction through the virtual terminal. You would also have the opportunity to add a QR code or a link to an email or invoice to which your homeowners could pay from at no additional costs. Or you could add the E-Check/ACH function by accepting the costs below.

One-time setup: \$35

Monthly: \$30 (Merchant \$15, Gateway \$15)

Rate: 2.35% plus 0.25 per authorization

Quarterly PCI compliance: \$18.80

With this gateway you would have the ability to also offer electronic check/ACH to your customers by accepting the pricing below. (This can be setup at any time just by you accepting the fees.)

One-time setup: \$25

Monthly: \$16

Per transaction: \$0.25

ACH return fee: \$2

ACH NOC (notice of change): \$2

Late return fee: 3

- Sauk Mountain View Estates North has hired a property manager for their association.
  - They don't visit the neighborhood or attend meetings other than virtually.
  - Base Quote 10,800 to \$18000 per year, increases 5%/yr
  - Transfer fees we currently get \$200 each. Cost would be \$275 to seller and they get that, so would lose that revenue
  - Delinquency notices \$2.06 each ( we usually sent about 60/yr)
  - Annual Secretary of State \$50 (currently 20 as Giles does this)
  - Annual tax return around \$500 (currently no charge as Giles does this)
  - Collection notice \$100, returned check \$50 (we pay and add to owed)
  - \$900 initial set up fee
  - \$175/hour help scheduling and overseeing work, meeting minutes, additional audits or accounting

- o Total costs and losses \$14,000-\$21,000 plus additional fees if needed.
- o \$145-219/ house more at a minimum

#### Election of Officers

Current Officers Roland Noe President, Miles McDonald Vice President, Debbie Pedersen Secretary, Giles Little Treasurer, Eric Johansen At Large

#### 2026 Board Nominees and Voting

President Atziry Torres - Brenda Henry nominated, Roland Noe seconded, all in favor

Vice President Miles McDonald - Giles Little nominated, Becca Haney seconded, all in favor

Secretary Debbie Pedersen - Brenda Henry nominated, Becca Haney seconded, all in favor

Treasurer Giles Little - Debbie Pedersen nominated, Jeffrey Choffel seconded, all in favor

At Large Jeffrey Choffel - Becca Haney nominated, Brenda Haney seconded, all in favor

Meeting adjourned at 7:55PM by Roland Noe

Respectfully submitted

Deborah Pedersen