



Thank You For Your Interest ... & Welcome!

This presentation is designed to help homeowners and board members to understand the Commons at Cordata Condominium Owners Association (COA)

Further details are available at:

*The Commons website at www.commonsatcordata.com
and/or at*

The homeowner portal at <https://navigatepm.appfolio.com/connect/>



Explained

We Hope This Slide Show Will Help to Address Questions Like ...

Who Are We? ... A Condo Association?

How is Our Association Organized and Run?

What Determines How We Operate?

What Does Our Board Do?

How About Our Finances and Monthly Dues?

What Are the Dos and Don'ts on Our Own Property?

How Do We Get Info or Help That We May Need?

The Commons is a private development situated on 27.736 Acres



18.804 acres of
Wetlands &
Conservation
Easement

8.932 acres
of Homes,
Private Roads
& Parking Lots

Boundaries: June Rd. to Aldrich Rd.; to Mahogany St. trail;
to west of The Villages

In the Commons are 77 “Air Space” Condo Homes

Owners own their own home, the lot it is on, and all of the air space that is directly above their property.



Everything else within the Commons is common property.

The responsibility for paying to maintain & care for the common property is shared equally by all owners.

WE ARE A CONDO OWNERS ASSOCIATION ???



Yes. Because

We are an **Association** of homeowners within a private development.

... and we are a **CONDO OWNERS ASSOCIATION** because this is a designation which allowed the builder to place private homes close together within our restricted development.



We love living here, and hope that you do, too! And we can help keep the Commons the best place to live in Bellingham by doing things like:

- ☐ Helping newcomers feel welcomed.
- ☐ Introducing yourself to people you don't know when out & about.
- ☐ Getting to know your neighbors & offering to help one another.
- ☐ Keeping your own home and yard looking good.
- ☐ Leaving the wetlands undisturbed, unless removing blackberries.
- ☐ Lending a hand when common areas may need some TLC.
- ☐ Informing property manager when something may need attention.



And we depend upon each other to pay our monthly dues, so that we will always have the funds needed to properly maintain ...

- ☐ Our streets and sidewalks
- ☐ Our common gathering areas and parking lots
- ☐ Our stormwater system, pond and wetlands
- ☐ Our wetland fences, mailboxes and street signs



Governance

About the Board of Directors

Where to Find Our Rules & Needed Forms

All Things Financial

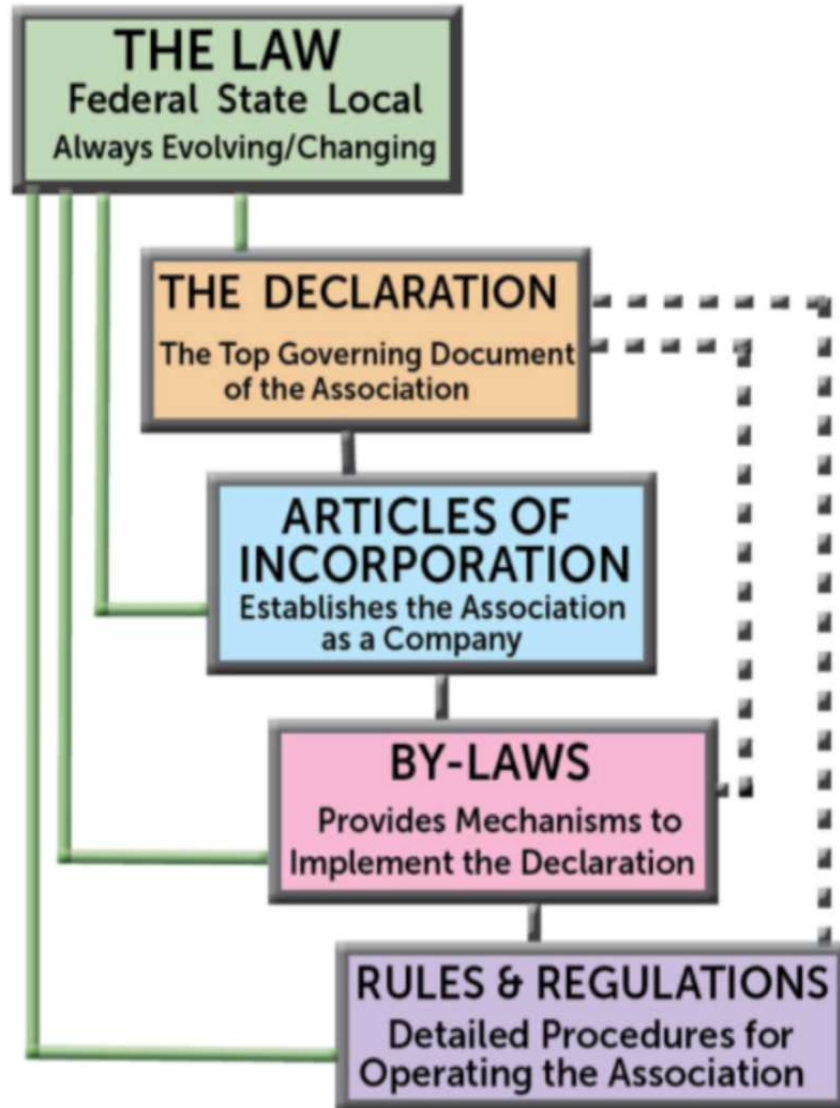
Maintenance of Our Common Property

Where to Find Help and More Information

Ways to Join In and Help

Future Planning

Governing Hierarchy for Condo Associations



As the Commons at Cordata we operate as a Legal Corporation within Washington State, subject to its laws & jurisdiction.

As an association & as owners we are also governed by our own Articles of Incorporation, By-Laws, Conditions & Restrictions and Rules.

When a home is purchased here the homeowner is automatically a COA member & is required to abide by all of the above.



Association Governance

Our Declaration of Covenants, Conditions & Restrictions (Often referred to as the CC&Rs)

They cover the rights and obligations of the association to its members and vice versa (including legal issues). Such as:

- Property-use & occupancy restrictions
- Maintenance obligations of the COA and owners
- Mechanisms for rule enforcement and dispute resolution
- The authority of the board
- Owner rights, and owner assessment obligations
- COA Insurance obligations

Requires a 2/3 majority vote of homeowners to change.
The current Declaration was approved in July, 2020.



Association Governance

The Bylaws

The bylaws define how the association is to be administered by the board:

- Frequency of HOA board elections
- Process for nominating and electing new board members
- Number of board members that serve at one time
- Length of board member service terms
- Meeting frequency and quorum requirements
- Duties and responsibilities of board members
- Board Members Code of Ethics (See Bylaws section 9.1)

Requires a vote of homeowners to change.
The current Bylaws were approved in July, 2020.



Association Governance

The Rules & Regulations (Often Just Called “The Rules”)

The Rules spell out the restrictions & requirements of homeowners. It covers such things as:

- Home and Property modifications which require board approval
- Lawn maintenance requirements
- Using your home as a rental property or business
- Wetlands restrictions
- Fines for non-compliance of the Rules
- Parking by Owners and Guests
- Pets
- Yards – Décor, Fences, Decks, Patios, Signage & Flags

The Rules were last modified in 2020, can be changed by the board. and must follow all laws & bylaws. They include a Neighbor to Neighbor policy for settling neighbor disputes.

Where to Find The Rules, & Needed Forms

The Rules, Bylaws, Additional Important Information & Details, and Needed Forms, Can Be Found At:

- www.commonsatcordata.com. (Go to doc library)
and at
- <https://navigatepm.appfolio.com/connect/>

Such as:

- ✓ Impervious cover allowances specific to each lot
- ✓ Property modification requirements and forms
- ✓ Schedule of fines for property violations
- ✓ Landscaper responsibilities
- ✓ Complete annual Reserve Study report.

The Board of Directors (Usually just called “The Board”)



The **Board** is a volunteer group of homeowners, elected by the owners, to oversee the upkeep, maintenance, and financial management of the Commons at Cordata COA on behalf of the owners.

- Represent the best interest of the community
- Uphold & enforce the Bylaws, Rules & Board Code of Conduct
- Participate in board deliberations & attend all board meetings
- Regularly read and respond to board emails
- Follow through on position responsibilities
- Review bank & financial statements monthly (located in Navigate portal, under Board Shared Docs)

(Board members are covered & protected by Directors Insurance)

Example of Board Meeting Agenda

- Welcome & Call to Order
- Changes to the Agenda
- Approval of previous meeting minutes
- Property Manager Financial Report
- Treasurer's Report
- Old Business
- New Business
- Comments/Announcements
- Next Meeting Date
- Adjournment
- Brief questions, comments or concerns from homeowners

Followed by Executive Session of the Board

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FINANCIAL RESPONSIBILITY OF THE BOARD

Monthly dues (assessments) are required from each owner unit.

The monthly assessment to each of the 77 homeowners is \$ ____ per month in ____.

The annual budget is \$ _____

All board members should review the bank statement every month.

All accounts must be kept in FDIC INSURED funds.

- Create an annual budget and ensure that the operating and reserve funds are managed and invested appropriately.
- The treasurer, property manager, or both report to the board at board meetings.
- Board stays fully informed about the financial status of the association.



Financials

- Monthly Financial Reports
- About the Dues
- Yearly Budget
- Financial info
- Audit/Tax Return
- Reserve Study

Monthly Financial Reports



Monthly financial reports are posted for all owners to see at any time at the homeowner portal at:
<https://navigatepm.appfolio.com/connect/>

If you have any questions or concerns at any time please email them to our Commons treasurer at:
robin.commonscsa@gmail.com

Non-private financial information can also be seen at our Commons website at www.commonsatcordata.com



Cash Basis Accounting is generally used in our monthly reports to make it easier to understand. In this way what are seen are the actual amount of deposited income & actual paid expenses for each month.

Our Annual Audit is done using **Accrual Basis Accounting**. This method records income when it is “earned”, when assessments are due, not when they are paid.

This means the “income” does not match up with actual deposits. This method records expenses when the work or service is performed rather than when the bill is paid.

The Accrual Basis conforms with GAAP. Generally Accepted Accounting Principles (GAAP or U.S. GAAP).

MONTHLY DUES

Think of the Commons as a small city and our monthly association dues as the monies needed to maintain our city, protect our property values, and create an enjoyable place to live.



So, What Do Our Monthly Dues Pay For?

- Property Management Services & Related Costs
- General Maintenance & Capital Improvements
- \$ Needed for Future Capital Expenses
- Landscaping of Our Common Areas
- Electricity & Stormwater Fees
- Winter Snow & Ice Removal Services
- These Legal Annual Requirements:
 - ✓ COA Insurance
 - ✓ Board Member ID Reporting & Privacy Protection
 - ✓ Stormwater System Inspection & Upkeep
 - ✓ Reserve Study Report
 - ✓ Audit & Tax Filings

What \$ Amount Should Our Dues Be?

- We are pleased & proud to have very low dues. And we all want to keep it this way.
- Our dues are very strategically set each year at an amount that accounts for our expected operating expenses and our need to save what we should for future capital needs (like road paving).
- If there are not any high, unexpected expenses or needs it is normal to expect a 3-6% increase in the budget (budget = dues) each year. Why? To keep up with rising expenses, due mainly to inflation.
- Setting our monthly dues at the level that they should be at helps every owner avoid having to pay very expensive special owner assessments in the future.



Yearly Budget

The property manager and the board make a yearly budget to be ratified at the Annual Meeting. To the right is an example of a typical budget. This one is for the year 2025.

Expenses	
Utilities: Electricity	1,465.00
Stormwater	4,300.00
Insurance	2,398.00
Audit	2,500.00
Legal (If needed)	500.00
Management Fee	16,380.00
Reserve Study	2,475.00
GENERAL & ADMINISTRATIVE	
Board Education	300
Community Social	200
Licenses, Fees & Permits	50
Mailings, Postage	800
Officd Supplies	200
Corp Transparency Mandatory	500
Fee to Connect Mandatory	840
MAINTENANCE & REPAIRS	
General	3,067.63
Landscaping Contract	7,893.12
Pond Area Cutting/Clearing	3,000
Snow/Ice Removal	1,500
RESERVE FUNDING	37,564.44
Total Budgeted Income	\$85,933.19
Total Budgeted Expense	85,933.19



Yearly Audit

An annual audit of the financial records of our COA by a professional CPA is required by WA state law. Every year to date our COA's books have been audited by Newman & Associates, a homeowners association specialist.

An audit examines the financial records to verify that they accurately reflect the financial position of the association and conform to generally accepted accounting principles. The audit consists of a review of our financial balance sheets, related statements of revenues, expenses, changes in fund balance and cash flows.

Annual Reserve Study

The annual Reserve Study is a tool used to plan and budget for the maintenance of our fixed assets (i.e. streets, sidewalks, fencing, stormwater system) 30 years into the future. Doing so keeps us from having to levy any unexpected special assessments on owners.



WA state law requires associations to hire certified Reserve Study specialists to provide annual reserve studies, which we do. We currently use Samdal and Associates to provide this service.

Washington State RCW 64.90.555 reserve study schedule for Commons at Cordata calls for a Level 2 update with a site visit in 2025.

COA Contracts/Renewals

1	Property Management	January
2	Audit	March
3	Stormwater Services	Spring/Summer
4	Reserve Study	Summer/Fall
5	Association and Directors Insurance	September
6	Landscaping Services	October
7	Snow/Ice Removal Services	October



Maintenance

- Maintenance of Our Common Areas, Entrance Area, Streets & Wetland Edges
- Blackberries & Trees
- Owner Yard & Lawn Care Responsibilities
- Wetlands/Stormwater System
- Supplies in Storage Box
- Pervious and Impervious Surfaces

Landscapers Are Hired to Maintain ...

Our Four Main Common Areas



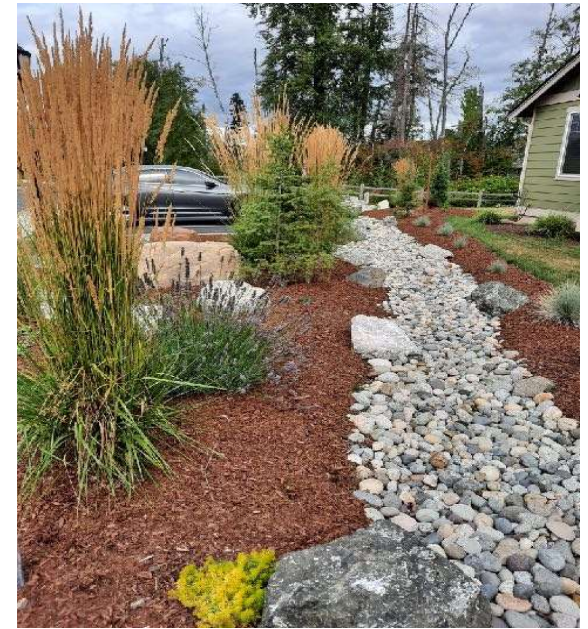
Sign Board Area



Front
Mechanical Area



Fuchsia Loop
Area



Kodiak Lane
Area

... And Our Front Areas
East and West on June Road





4 Parking Areas

We have 4 parking areas. They are intended for guests. Parking passes for a short, extended time are issued under unique circumstances.



Growth From the Wetlands

It is a challenge keeping growth from the wetlands out of our common areas. Our landscapers should control this growth, but if not please notify a board member or the property manager.

Blackberry Removal



Blackberries are invasive plants, and we are permitted by the city of Bellingham to remove them in our wetlands and replace them with native plants. Directions for how to do so are on our website.

What About the Trees?

A nearby tree could fall on anyone's home in the Commons. This is the risk we all took when we bought our homes here. Any damage caused by falling trees is to be covered under an owner's home-owners insurance. The association is not liable for the cost of any inspection, topping, removal, or damage that may be caused by a falling tree.

If you are concerned about a specific tree that looks like it could fall, we suggest that you contact the board. There are very specific city requirements for the handling of such trees. We have owners who have been through the steps that need to be taken who can help you understand the options and the process.

Yard & Lawn Upkeep Responsibilities



It is amazing, is it not, what a well-kept lawn & yard, with beautiful flowers & native plants, can do to adorn a home & uplift our whole community.

Keeping one's yard regularly mowed, bushes trimmed, and yards and flower beds weeded is the responsibility of every owner. And when landscaping is shabby for too long the board or property manager is required to let an owner know. Negligence may result in fines, which no one wants. If you need help in an emergency with temporary lawncare we suggest you reach out to a neighbor for help.

WETLAND MAINTENANCE

See Wetland Manual in doc library at www.commonscoa@gmail.com for wetland information and care.

STORMWATER MAINTENANCE

The Stormwater System is owned and maintained by the Association.

The city annually inspects our 25 catch basins, culverts, pump, and retention pond. Our system also includes 20 sewer manholes.

The pond maintenance is shared with the Cottages Association in a 58% (Commons) and 42% (Cottages) split.



THE NEED TO KEEP WATCH

Keeping an eye out for the safety of our homes & property, especially when the rains come, is important. So is keeping watch over our roads, wetlands, and catch basins. If you spot anything troubling please let our property manager know asap.



DISBURSEMENT TRENCHES

Disbursement trenches collect stormwater and disperse it evenly and slowly “downstream” with many pollutants removed.

Homeowners with dispersion trenches need to make sure their trenches are free of debris. Instructions are available on our website.



If or When Needed ...

Commons at Cordata Storage Box (Located on Kodiak Lane)

Contents



- * 2 Inspector Safety Vests * Inspection Forms
- * 2 Inspector Safety Hats * 2 Clipboards
- * 30 Community-Cleanup Vests

- * 9 Garden Gloves (3 small/med and 6 Large)
- * 4 Safety Cones * Yellow Caution Tape

- * 2 Double-Sided Snowplow Street Signs

- * 1 Utility Broom and 1 Utility Dustpan
- * 1 Manhole Cover Tool and 1 Pump Vault Tool

- * Light Bulbs for Com. Board Solar Light
- * Light Bulbs for Entr. Sign Solar Lights

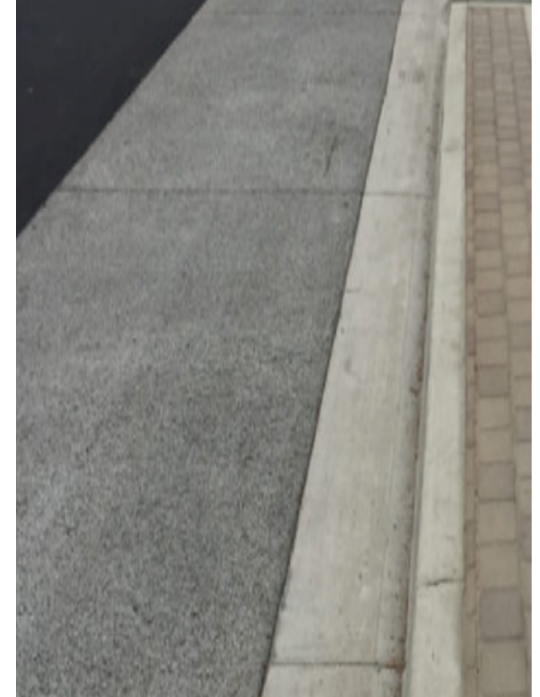
- * 20 Clipboards 4 Red Swizzlers
- * 3 yard signs with wire stands

IMPERVIOUS AND PERVIOUS SURFACES

We are built on a wetland. **Pervious surfaces** allow water to seep into the soil to filter out pollutants and to recharge the water table. Examples include the kinds of bark and gravel that specifically qualify as pervious. Some kinds do not qualify and must not be used. Reputable local landscaping companies can tell you the differences between them.



Impervious surfaces are any solid surfaces that do not allow water to penetrate, forcing it to run off. This may cause flooding. **Owners must get board approval to add any impervious surface to their property. Plus, each property has its own Impervious Surface Ratio (ISR) limit dictated by the city. No property is allowed to exceed its impervious cover limit.** (See Commons website or your Navigate portal for your property's square footage limit.)





Communication

Sources of Helpful Information:

- 2 Important Websites to Note
- Contacts for Our Property Manager
- Key Info. on our Commons Website
- About Our Commons Newsletter
- On Our Community Board

To Reiterate ...

*A Wealth of Helpful Information is
Always Available Online at:*

*Our Commons website at
www.commonsatcordata.com*

and at

*Your homeowner Navigate portal at
<https://navigatepm.appfolio.com/connect/>*

Navigate Community Management

- *We employ Navigate Community Management to manage our property, pay our bills, receive our owner dues payments, handle our financial record-keeping, and help owners deal with questions and concerns.*
- *If you have a Commons-related question, concern or issue of a non-911 nature, please contact our property manager, Chelsea St. Pierre, at Navigate at (360)512-3820 or support@navigatecm.com.*
- *Navigate will refer anything to the Commons board which may need board consideration, input or a response.*



Look What You Will Find on Our Website ...

www.commonsatcordata.com

- ❖ Calendar of Upcoming Commons Events
- ❖ Latest "Common Thread" Newsletter
- ❖ Impervious Square Footage Usage Allowed on Your Property
- ❖ The Commons Rules (Important b/c they apply to every owner)
- ❖ Landscaping Requirements, Guidelines and Tips
- ❖ Needed Forms ... Such as for Property Modifications (required)
- ❖ Dos and Don'ts in the Wetlands
- ❖ Home Security Checklist
- ❖ Blackberry & Noxious Weed Removal Information



"All of us, at some time or other, need help. Whether we're giving or receiving help, each one of us has something valuable to bring to this world. That's one of the things that connects us as neighbors - in our own way, each one of us is a giver and a receiver"

Fred Rogers of Mr. Roger's Neighborhood

Revising Our CC&Rs



CC&R's, also known as Condominium Declarations, Covenants, Conditions and Restrictions, are the primary documents that control the property rights and obligations for homes within our community Association.

Our current CC&R's were written to serve the developer's interests of selling homes. The document itself is unclear, has six amendments, and is difficult to read. It's time to update and reflect how our community wants to govern itself.

Your board of directors has interviewed several attorneys and has chosen the Condominium Law Group to revise our Declaration (CC&R's). The new document will reflect the values of our community, the manner of our governance, and the right and obligations of homeowners individually and as an Association. The Declaration will also coordinate with the Association Bylaws and Rules.

As soon as the revisions are made, you will be sent a copy. We will hold a question and answer meeting in mid-June with attorneys to answer all your inquiries.

Springtime Yard Cleanup



Spring has sprung and hopefully better weather is ahead of us. So, it's time to come out of hibernation, wake up the neighborhood and get to work sprucing up our lawns and landscaping.

It's time to yank out those weeds, remove dead trees and plants, mow and edge those lawns, and clean up bark. Oh, and make sure you have enough liniment on hand for afterwards.



Inside This Newsletter

- Revising Our CC&Rs
- Springtime Spruce Up
- Stormwater System Protection
- Volunteer Stormwater Inspectors
- Special Thank You
- Free Jigsaw Puzzles
- Animal Spotlight
- Library Box Docent
- New Bus Line
- Summer Fun 2020
- Native Plant Sale Canceled
- New Board VP
- Strategic Planning
- Keep Connected
- Walkabout



Upcoming Events

Board Meetings

April Mtg ex'd due to COVID-19
May 4, 6 pm, 708 Fuchsia Loop
June 1, 6 pm, 708 Fuchsia Loop
July - No Board Meetings

All are Welcome!

Summer Party

Saturday, June 27th at 6:00 p.m.

About Our Quarterly "Common Thread" Newsletter

Our Commons newsletter is a labor of love published quarterly by one of our owners.

If ... you ever have a Commons-related tidbit, thank you, picture, story, or story idea that you believe may be of interest to the entire community ...

Then please email it at any time to the editor for possible inclusion in an upcoming newsletter. (See latest newsletter for editor's email address.)

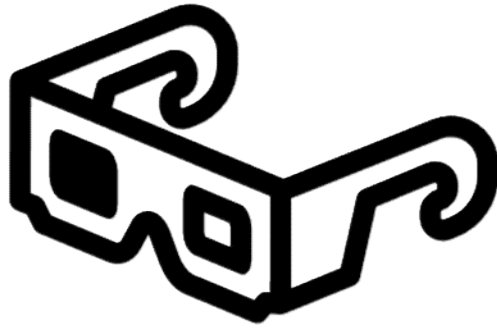
The Community Board



The most recent Commons newsletter and other helpful information is on the front side.

The back side is for general and homeowner posting.

(See doc library in the Commons website for full posting guidelines.)



Please Take a Look and
Consider These Ways to ...

- Enhance the Community
- Get Involved & Help
- Consider Serving on the Board

(Note: If you read ahead and find yourself interested in getting involved or helping out, please reach out to the board president.)



YOU CAN ENHANCE THE COMMUNITY BY ...

- ☐ Helping newcomers feel welcomed
- ☐ Introducing yourself to people you don't know when out & about
- ☐ Getting to know your neighbors & offering to help one another
- ☐ Keeping your own home and yard looking good
- ☐ Leaving our wetlands undisturbed, unless removing blackberries
- ☐ Lending a hand when common areas may need some TLC
- ☐ Informing property manager when something may need attention

OTHER WAYS TO HELP & GET INVOLVED

...



Helping with
planning, setup or
cleanup for this
common Commons
event



- Picking up trash along June Rd.
- Watering our common areas
- Removing blackberries
- Weeding along our fences



By participating in informal get togethers like those above

YOU CAN ALSO HELP BY SERVING ON THE BOARD



- Owners with the time, and the talent or experience, are always needed to share the responsibility of serving on the Board.
- Generally it takes 1-2 hours per week. Easy peasy.
- All of the info you need to know can be found at www.commonsatcordata.com under Documents Library.
- 2-Year terms are staggered, so there are always people with experience to help you, along with former board members.
- Don't wait to be begged to serve. Turn in a Nomination Form via: <https://form.jotform.com/navigatecm/candidateform>.

The Commons at Cordata COA

2020 Strategic Plan



*Who are we? Where are we?
Where do we want to be in the future?
What do we need to change to get there?
How do we make it happen?*

(Last Updated in 2020)

MISSION - Our mission is to enhance and preserve the quality of life and sense of community through effective and efficient management of the Association. Ethical and fiscally responsible solutions promote a safe and neighborly environment, optimize our property values, support environmental stewardship, and represent the interest of all homeowners.

VISION - We envision a highly desirable place to live that is friendly, safe, attractive, and well-maintained. Healthy communication encourages all who live here to participate in the governing of the Association and enjoy the inclusive social life of the community.

VALUES - In fulfilling our Mission and achieving our Vision we value Integrity, Respect, Fairness, Transparency and Inclusiveness in all decisions and actions.



*We Thank You for Your
Time, Attention, and Being a
Part of Our Great Commons
Community !!!*