



**BIRCH BAY VILLAGE COMMUNITY CLUB
BOARD OF DIRECTORS MEETING
January 22, 2026 at 2:00pm at Clubhouse and via Zoom
Zoom ID: 885 8656 9122 / PW: 8055**

AGENDA

- I. CALL TO ORDER
- II. ROLL CALL & CONFIRM QUORUM
- III. ADOPTION OF AGENDA
- IV. HOMEOWNER PRESENTATION (3 Minutes Max Each, for 15 min)
- V. HEARINGS (3 Minutes Max Each, for 15 min)
 - a. Ticket Hearings -
- VI. CONSENT AGENDA
 - a. Approval of December 18, 2025, Board Meeting Minutes
 - b. Lakes and Drainage – Accept Minutes of January 5, 2026
 - c. Finance Committee – Minutes of December 17, 2025
 - d. Operations Report Review
 - e. Action Item List Review
- VII. FINANCIAL REPORTS
- VIII. OLD BUSINESS AND VOTING AS NECESSARY
 - a. HR Documents - Memo
 - b. 64.90 – Memo - Legal
 - c. 64.90 – Work Plan
 - d. Marina Restroom
- IX. NEW BUSINESS AND VOTING AS NECESSARY
 - a. Safety and Security Committee Member Appointment
 - b. Lakes Committee Member Appointment
 - c. Elections Committee Member Appointment
 - d. Chess Club Application
 - e. Fishing Survey Results
 - f. Board Policies and Procedures
 - g. Audit Engagement Letter
- X. AUTHORIZATIONS AND RESOLUTIONS
 - a. Reserve Transfers
 - b. Authorization - Transfer Operating Income to Reserves
 - c. Resolution – BBVCC Volunteer Recognition Dinner
- XI. DIRECTORS' COMMENTS
- XII. PARKING LOT
 - a. Community Mission and Vision Statement -Board Retreat September 3rd
 - b. Committee Mission Statements
 - c. Marina Dock Captains Safety and Compliance Checklist
 - d. Golf Course Irrigation from Kwann Lake



- e. BBV Safety Manual
- f. North Fence Cleanup

XIII. EXECUTIVE SESSION DISCUSSION

- a. Matters Involving Possible Violations of the Governing Documents
- b. Discuss Likely or Possible Litigation Matters
- c. Personnel Matters

XIV. RATIFICATION OF EXECUTIVE SESSION ACTIONS

XV. ADJOURNMENT



8055 Cowichan Road
Blaine, WA 98230
Office: 360-371-7744
Fax: 360-371-3254
www.bbvcc.com

CITATION

December 10, 2025

Tam T Tran
8095 Kispiox Road
Blaine WA 98230

Re: 8095 Kispiox Road

Dear Tam T Tran,

In an ongoing effort to keep our community standards consistent and safe for everyone, the management team, under the direction of the Board of Directors must ensure that all residents are complying with the BBVCC governing documents.

You have been cited for speeding in excess of 20 mph. Your speed was clocked at 25 mph. SPEED NOTICE #141131277, 2023 WHITE TESLA, PLATE # CGL2201, PICTURE TO BE MAILED WITH CITATION

A fine of \$75 has been accrued. You have 30 days to pay your fine or you may request a hearing with the Board within 14 days. Be mindful of your speeds in the future. Further offenses may result in escalated fines.

You may request a hearing on this matter before the Board of Directors within 14 days of this notice. While the fine and/or fees has been accrued on your account, it will be payable after the 14 days has lapsed and/or after the hearing with the Board of Directors is held.

If you are a Property Owner and the alleged violation was done by a renter or a guest, you may also submit a hearing request as you will ultimately be responsible for any charges that may be assessed on the Property.

Thank you for your time and attention.

Sincerely,

BBV MANAGEMENT

General Rules and Regulations 5.1.1 The speed limit on all roads within BBV is 20 MPH. Violators will be subject to citations.



SPEED NOTICE # 141131277

Date: 2025-12-10 05:32:07
8224 Quinault, Washington, United States of America

Birch Bay Village Community Club is committed to upholding the Covenants, Conditions and Restrictions of the Homeowners Association - Speed being one of them.
This letter indicates that a vehicle registered to you at this address was exceeding the posted 20 MPH speed limit as shown below. **As per appendix A-schedule of fines, a fine of \$75.00 has been assessed.**

Location of Speed Camera



Photo Evidence



Vehicle Information

Speed Limit:	20 mph
Location	Quinault Road
License plate	CGL2201
Date / time:	2025-12-10 05:32:07
Actual Speed:	25 mph

Safety is paramount in our community. We request that you, or whoever was driving this vehicle, observe the 20 MPH posted speed limit. We appreciate your cooperation in this matter.

Feel free to direct any questions or concerns to our Compliance Team - at: compliance@bbvcc.com

Very Truly Yours,
BBVCC



BOARD OF DIRECTORS MEETING MINUTES

ASSOCIATION NAME: Birch Bay Village Community Club

DATE AND LOCATION: December 18, 2025

I. CALLED TO ORDER AT: 2:00 PM by David Wilbrecht.

II. ROLL CALL - BOARD MEMBERS PRESENT (check box):

- | | | |
|-------------------|-----------------|--------------|
| ✓ David Wilbrecht | ✓ Bob Whale | ✓ Dan Nedved |
| ✓ Randy Ambuehl | ✓ Mathue Totten | |
| ✓ Patrick Ryan | ✓ Dave Owen | |

BOARD MEMBERS EXCUSED ABSENCE:

STAFF MEMBERS: David Franklin General Manager, Natasha Bialuski, Assistant General Manager, and Justine Brooks, Executive Secretary.

COMMUNITY MEMBERS PRESENT: There were 5 people in person and 9 people via Zoom.

CONFIRM QUORUM: David Wilbrecht and David Franklin announced a quorum achieved.

III. ADOPTION OF AGENDA

MOTION TO: Approved the agenda with the addition of suspension of the Building and Grounds Committee at the committees request.

MOTION BY: Bob Whale SECONDED BY: Randy Ambuehl

APPROVED: X__NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

IV. HOMEOWNER PRESENTATIONS

Kirk Martin (002-017) – spoke in regard to drainage, specifically the drainage that is coming from two house up the hill across the street. There is an 18-inch drainage pipe that comes down from Birch Point Road and ties into a catch basin that has 12-inch pipes coming out and the water fountains out of the catch basin and the water runs into the Martins yard towards the house.

V. HEARINGS

a. Ticket Hearing (5 Hearings)

12C-088 – Mr. Foster spoke regarding the citation that his wife received. She is a teacher at Blaine Middle School and makes herself available to parents and students all the time. He believes that she was distracted and didn't realize how fast she was driving. He thought that they would get a warning first and requested a refund as he believed his wife had already paid and that it be put as a credit on the account for due.

009-099 – Sage Kovalenko spoke regarding the 19 citations that they had received. She was on a business trip and had a house sitter and the house sitter had access to her vehicle and was the one that was caught excessively speeding. She stated that it was two separate times and had not received a letter before she went on a second business trip, if she would have known then she would not have let them housesit. She takes full responsibility and has paid the fines and just asked the Board to reinstate her barcodes.

009-063 – Ralph Hart spoke for his son-in-law Martin Egan as it was his son that had come into the Village to visit him and his wife. Ralph's wife has recently had some medical issues and is preparing to go blind and wanted to see their son who lives in Pittsburg, and he is the one who received the citation, not knowing that citations would be issued. They requested that the citation be a warning rather than a fee as this has disturbed the Mother/wife that it resulted in a speeding citation.

12C-026 – Rebekah Winter received 2 citations for 25 mph early in the morning. At the time she was having difficulty getting to work on time and was distracted with running late and was speeding at 25 mph. Since she received the citation, she has been doing her best not to speed.

12M-016 – This member did not show up for the hearing

VI. CONSENT AGENDA

- a. Approval of November 20, 2025, Board Meeting Minutes
- b. ACC – Accept Draft Minutes of December 2, 2025
- c. Lakes and Drainage – Accept Minutes of December 1, 2025
- d. Buildings and Grounds – No Minutes
- e. Marina Committee – Accept Minutes of November 25, 2025
- f. Safety & Security Committee – Accept Minutes of December 8, 2025
- g. 64.90 Task Force – Meeting Notes December 12, 2025
- h. General Managers Report
- i. Action Item List – **Removed from consent agenda.**
- j. Correspondence

MOTION TO: Approve consent agenda with item i. action item list being pulled for discussion. There was a brief discussion on item f getting pulled to add to the agenda the approval of David Scheirman as a Safety and Security Committee member and that will be added to the January Board meeting.

MOTION BY: Bob Whale SECONDED BY: Patrick Ryan

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

Item I – Action Item List was pulled and discussed per Dave Owen. The action item list needs to have more detail on it with target dates and point of completion.

MOTION TO: Approve item i. Action Item List

MOTION BY: Patrick Ryan SECONDED BY: Dan Nedved

APPROVED: 7 NOT APPROVED: TABLED: DIED:

IN FAVOR: X OPPOSED: ABSTAINED:

VII. FINANCIAL REPORTS –

David Franklin discussed the financial reports and where we currently are at. The new bookkeeper, Jonah Douglas, has been working hard on getting things caught up and cleaned up. Since Jonah has been here we realized that there is more work that was needed to do than we expected, for example with closing out a month in the software that we currently have it does not actually close the month to changes being made. You can go and make changes without even a pop up or a password needed, so that has created an issue with months that we thought were balanced and were not. Jonah has gone in and had to complete that from January to November. The income statement was reviewed with income approximately \$41k ahead of projections at the end of the year, largely due to increased revenue from speeding citations and marina income. We thought there would be a better response to the HOA sponsored golf membership but over all the income is up.

Expenses were reviewed, noting that expenses were lower than projected while income was higher, particularly due to better-than-expected camera network system with Northwest Technologies. The network monthly costs are approximately \$800 less than the other companies that bid for the project. They discussed a \$396 discrepancy that we are still looking for which is somewhere in the special assessments.

There was a brief discussion regarding where we are with receivables. Natasha has been able to get that number down, next we will be working on getting the fines balance down. They went back to the discussion regarding the \$396 discrepancy and that is something that we have to find down to the penny and isn't something that we can just write off.

VIII. OLD BUSINESS AND VOTING AS NECESSARY

a. Proposed 2026 Fee Schedule-VOTE

The Golf Committee Chairperson, Laura Bailey, presented to the Board the changes that the Golf Committee discussed at their December 8th meeting and proposed to the Board the reasoning behind the prices they came up with. The committee made a comparison with a couple different golf courses including Raspberry Ridge, noting that the major difference between other golf courses and BBVGC being the amenities that are available with the others, including a driving range that is included with membership.

The Golf Committee recognizes the need to close the gap between expenses and revenue but are concerned that with closing that gap it will lead to a decrease in BBV members buying memberships for the 2026 season. They raised the membership fee, added a second family membership at a \$100 discount, and a limited 3-month pass, they changed the fee for golf cart rentals from per cart to per rider and decreased the amount but overall, that will increase as there are typically 2 riders per cart.

The Board reviewed all changes to the fee schedule and asked some clarifying questions regarding the Marina Trailer Storage fee and the power spots, which it was explained that it was previously \$220 added to the trailer storage fee from November to March, which is now an all-inclusive number so that it doesn't seem deceiving. The fee schedule also shows that the inside slips are at a decreased amount as there are more open inside slips than outside slips.

MOTION TO: Approve the fee schedule as presented.

MOTION BY: Randy Ambuehl SECONDED BY: Dan Nedved

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 6 OPPOSED: 1 ABSTAINED:

b. General Rules and Reg Changes-VOTE

The Board quickly went through the changes that were made to the General Rules and Regulations, including the light duty commercial vehicles, golf carts and changes to appendix a.

MOTION TO: Accept the General Rules and Regulations

MOTION BY: Patrick Ryan SECONDED BY: Bob Whale

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

c. 64.90 – DISCUSSION

David Franklin discussed with the Board the progress that has been made with 64.90 and how it is like peeling the layers back on an onion and is more complex than we originally thought. They have explored questions about the ACC status as a board committee and the notification requirements, with the attorney noting that the ACC is currently created by the Declaration rather than by the Board. This makes it so that notification as we originally thought needed to happen does not need to happen with the ACC and it is a Board decision at this time if they want to move forward with the notification to the membership for the ACC meetings. Meeting notification will be discussed later in the meeting.

The original timeline of getting 64.90 in front of the membership was discussed and with the complexities of putting together not only the required changes to adopt 64.90 but the

recommended controversial changes and educating the membership between now and June, which would all need to be together by April to get in front of the membership by June just does not seem feasible.

The Board discussed the 64.90 conversion process with the suggestion that internal machinations should be handled before consulting attorneys to optimize costs. It was also recommended that the previous recommended changes that were before two separate attorneys be reviewed.

The Board asked that a timeline and a workplan be brought back to the Board at the January Board meeting.

d. 64.90 Member Appointment - VOTE

The Board discussed the appointment of the ACC Chairperson, who is currently Michael Stringam, to be appointed to the 64.90 Task Force as there are significant implications for the architectural review authority, committee structure, member rights and governance procedures withing BBVCC. As the ACC is directly impacted by the implementation and ongoing interpretation of RCW 64.90.

MOTION TO: Approve the appointment of the ACC Chairperson, currently Michael Stringam, to the 64.90 Task Force.

MOTION BY: Dave Owen SECONDED BY: Bob Whale

APPROVED: X NOT APPROVED: Tabled: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

IX. NEW BUSINESS AND VOTING AS NECESSARY

a. 2025 Tax Engagement Letter – VOTE

David Franklin discussed the tax forms 1120H, 1120 and the purpose for filing each option.

David F discussed the 2024 Audit along with the engagement letter from Schwint & Co for the 2025 tax return.

MOTION TO: Finalize the 2024 Audit

MOTION BY: Mathue Totten SECONDED BY: Dan Nedved

APPROVED: X NOT APPROVED: Tabled: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

MOTION TO: approve the 2025 tax engagement letter from Schwint & Co.

MOTION BY: Dan Nedved SECONDED BY: David Wilbrecht

APPROVED: X NOT APPROVED: Tabled: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

b. Suspend Building and Grounds Committee

Randy Ambuehl discussed that the Buildings and Grounds Committee has requested that it be suspended due its limited remaining tasks and difficulties in attracting new members. The Board acknowledged the work that the committee has put in for the community.

MOTION TO: Suspend the Buildings and Grounds Committee.

MOTION BY: Mathue Totten SECONDED BY: Bob Whale

APPROVED: X NOT APPROVED: Tabled: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

c. 2026 Meeting Schedule – Town Halls - DISCUSSION

The Board discussed the 2026 meeting schedule and it was noted that according to the attorney this would make us compliant with the 64.90 requirement for notice. This calendar includes the Board and ACC meetings, who David F noted that the ACC with the way our Covenants are written does not need to adhere to the notification process but recommends that BBV follows this for the whole purpose behind 64.90 is transparency. The calendar also includes all committee meetings, some town hall meetings, and the two annual meetings. The only request was that the Board meetings from May to October be changed from 2 pm to 5 pm as they did for 2025.

MOTION TO: Adopt the 2026 meeting schedule

MOTION BY: Dave Owen SECONDED BY: Patrick Ryan

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

X. AUTHORIZATIONS AND RESOLUTIONS

a. Reserve Transfers

MOTION: I move that the BBVCC board authorizes the General Manager to transfer \$5,594.45 from Operating to Marina Reserves, \$9,548.75 from Road & Drainage to Operating Reserves, and to transfer \$71,550.47 from General Reserves to Operating Reserves to balance interfund transfers as detailed in the tables presented.

MOTION BY: Mathue Totten SECONDED BY: Bob Whale

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

b. Resolution – Operating Surplus to Reserves

This was covered with the tax engagement letter.

XI. DIRECTORS COMMENTS

XII. PARKING LOT

- a. Community Mission and Vision Statement -Board Retreat September 3rd
- b. Committee Mission Statements
- c. Marina Dock Captains Safety and Compliance Checklist
- d. Golf Course Irrigation from Kwann Lake
- e. BBV Safety Manual
- f. North Fence Cleanup

XIII. EXECUTIVE SESSION

MOTION TO: move into executive session at 3:44pm to discuss personnel matters, possible violations of governing documents and possible legal issues.

MOTION BY: Dave Owen SECONDED BY: Patrick Ryan

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

The Board moved out of executive session at 4:15 pm.

XIV. RATIFICATION OF EXECUTIVE SESSION ACTIONS

MOTION: I move that the Board of Directors ratify the decision made in Executive Session uphold the speed citations issued to 12C-088, 009-063, 12C-026, 12M-016 and turn the bar codes back on for 009-099.

MOTION BY: Mathue Totten SECONDED BY: Bob Whale

APPROVED: X NOT APPROVED: TABLED: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

MOTION: to authorize the General Manager to reinstate members bar codes if a member has paid the fines.

MOTION BY: Bob Whale SECONDED BY: Mathue Totten

APPROVED: X NOT APPROVED: Tabled: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

XV. ADJOURNMENT

a. The meeting was adjourned at 4:20 pm.

MOTION TO: adjourn

MOTION BY: David Whilbrecht SECONDED BY: Bob Whale

APPROVED: X NOT APPROVED: Tabled: DIED:

IN FAVOR: 7 OPPOSED: ABSTAINED:

Minutes Approved By: _____
Board Secretary

DRAFT

BBVCC
Lakes and Drainage Committee Minutes
January 5, 2026 at 5:00PM

Committee Members Present		
Bill Reilly, Chair	Betsy Just	Dave Carpenter
David Scheirman	Jon Hall	Karen Anthony
Gwynne Briggs, ALT		
Committee Members Absent		
Lowell Lorenz, ALT	Mathue Totten, Board Liaison	Jack Dyrland
Staff Present		
	Justine Brooks, Executive Secretary	
Members Present		

I. CALL TO ORDER: at 5:00 pm by Bill Reilly.

II. Visitor Comments and Suggestions

Kristin Lowell sent an email to the Lakes and Drainage Committee regarding the ditch along Birch Bay Drive and the MOU. Please see the attached email at end of minutes.

III. Ratify Minutes: December 1, 2025

Motion to approve.

Motion by: David Scheirman **Seconded by:** Jon Hull **Approved**

IV. Adoption of Agenda

Motion to approve

Motion by: David Scheirman **Seconded by:** Jon Hull **Approved**

V. Committee of the Whole

A. Retiring Members

The committee then conducted a review of its members, with Karen Anthony deciding to retire and Betsy Just becoming an alternate member, while others expressed interest in continuing.

The Committee agreed to recommend Gwynne, who has been an alternate member, to be a full-time member.

Motion to send the recommendation of Gwynne Fowler Briggs as a full member of the committee to the Board.

Motion by: David Scheirman **Seconded by:** Jon Hull **Approved**

The Committee discussed the vacant position on the Committee and it was recommended to reach out to Eddie Wood to see if he would consider serving on the Committee.

The Committee will also recommend posting the vacancy for new applicants in the General Managers Weekly Update.

B. Officer Elections

Bill Reilly is stepping down from chairing the committee. He will continue as a member of the committee and aid whoever becomes the new chair. The Committee discussed

BBVCC
Lakes and Drainage Committee Minutes
January 5, 2026 at 5:00PM

nominations for Chairman and decided to move forward with co-chairs instead. Jon Hull and Dave Carpenter were nominated as co-chairs, with Bill offering to provide support and guidance. The group agreed to a one-year term for the co-chairs, with a plan to clearly define their responsibilities. Justine Brooks also offered to take over the minutes, utilizing AI tools to streamline the process and will work with Betsy and Gwynne to consult.

Motion to approve David Carpenter and Jon Hull as Co-Chairs of the Lakes Committee.

Motion by: David Scheirman **Seconded by:** Betsy Just **Approved**

Subcommittee Reports

Biological Management Subcommittee

The testing for phosphorous and oxygen levels did not happen due to weather and the holidays. The subcommittee will continue to do the testing in March. David Scheirman provided a BBV Lakes final report from 27 years ago to Jon.

Hydrologic Control Committee

Bill provided an update on the drainage projects for the Village. The MOU that has been approved provides a cost-split with the County, covering 75% of the cost and BBV covering 25%. This will be for adding the pipe from Birch Point Road to Kwann Lake and a pipe from Kwann Lake to the Slough. This also includes the replacement of the corrugated metal pipe (CMP) in the and maintained by the Village. The cost of this was estimated and we are continuing to try to push this project to have it completed in summer of 2026. There was a brief discussion regarding the engineers, getting the proper drawings and members of that team retiring. David Scheirman will work with other members and the county to get a path forward on this project.

Flood Monitoring, Preparation, and Response Subcommittee

Karen presented historical data and photos to demonstrate how recent flooding events compare to past incidents, particularly highlighting a December 2022 tide event where water levels were similar to those observed on January 4th. It was explained that while the January 4th tide was predicted to reach 12.7 feet but only reached 11.7 feet, this was still close enough to potentially flood roads, with water levels approximately 6 inches from reaching the road surface. It was noted that the system's drainage dynamics are complex, involving factors like barometric pressure, wind direction, and the operation of floodgates, and emphasized the need for continued monitoring of these events.

The committee discussed the need to check and understand gauge readings, particularly the difference between NAVD and tide levels, and emphasized the importance of determining the flood level for their area. They noted that current conditions are not close to the 100-year flood elevation, but highlighted the necessity of having a gauge in Kwan Lake to better understand water levels. The need to address issues with hoses was mentioned, such as leaks and improper drainage, and suggested involving the county maintenance team for debris removal in ditches. Additionally, they planned to organize volunteers for monitoring and discussed the upcoming high tide, which is expected to be within the flood range.

BBVCC
Lakes and Drainage Committee Minutes
January 5, 2026 at 5:00PM

Education Committee

The Committee discussed the results of the survey about fishing in the Village, which showed about one-third of respondents in favor. The committee discussed educating membership, developing rules, and decided to wait until after the board meeting to add this as a topic on the agenda. If the Board approves the education subcommittee will develop rules, an education plan, and invite fishing experts to assist in the process. The group also discussed a possible need to test for edibility of fish due to potential toxins.

Development Oversight Subcommittee

Bill and David S provided an update on the meeting they had with Pacific Highlands Corporation about their plan to develop approximately 400 acres of undeveloped land northwest of Birch Bay Village, with the goal of building hundreds of homes. The developers expressed concerns about potential impacts on stormwater management and traffic. The discussion revealed that while the landowners are seeking to develop the property, they would only be granting development rights rather than building the homes themselves, similar to the Horizon development.



Image of the area northwest of the Village that is planned to be developed.

Motion to Adjourn at 6:43 pm

Motion by: David Scheirman

Seconded by: Jon Hull

Approved

BBVCC
Lakes and Drainage Committee Minutes
January 5, 2026 at 5:00PM

From: William Reilly <wilmr2591@gmail.com>
Sent: Tuesday, December 30, 2025 3:16 PM
To: Kristin Lowell
Cc: Lakes; Mathue Totten; David Franklin
Subject: EXTERNALRe: Stormwater MOU
Attachments: BBVCC_MOU_Addendum1_Final_Signed 11-14-25.pdf; WC_BBV MOU_final_5-30-23 no watermark.pdf

EXTERNAL Email.

Kristen,

Thank you for your email. It will be included in the record during the comments and suggestions section of the meeting. It is copied to the committee here for their review.

Copies of the overall MOU and the project specific addendum are attached below.

Bill Reilly, LPD Committee Chair

On Tue, Dec 30, 2025, 8:29 AM Kristin Lowell <krislowell77@gmail.com> wrote:

Good morning, Bill

Please accept this letter to be read at the next drainage committee meeting.

I read in recent Board of Directors meeting minutes that BBV will be accepting untreated stormwater from the ditch along Birch Bay Drive into one of the lakes. While I know this is to mitigate flood risk for homes along Birch Bay Drive, I am concerned there may be long-term costs to the Village. The drainage committee should be very cautious about entering into an MOU without weighing these potential costs.

1) Has the drainage committee considered the potential (likely) additional cost for water quality treatment of the lake due to acceptance of untreated runoff stormwater from the Birch Bay road ditch? Accepting more untreated stormwater comes at a risk for more maintenance/treatment and cost to the Village now and into the future.

Does the MOU consider co-management of the lake and sharing the cost of any additional water quality treatment of the lake as a result of accepting runoff stormwater from the road ditch? BBV rate payers should not bear this cost alone.

If you would be willing to share the MOU, I would like to see it.

2) More importantly - stormwater impacts to water quality, especially marine water quality, is becoming more and more of a big deal with federal and state regulatory agencies and NGO watchdog groups, particularly due to its impact to water quality and ecology of the Salish Sea. Given the Village is already

BBVCC
Lakes and Drainage Committee Minutes
January 5, 2026 at 5:00PM

under an NPDES permit, future stricter permit requirements to treat nitrogen and other pollutants is likely imminent. I cannot caution the drainage committee enough how you should be considering NOW how to decrease nitrogen load out of Kwan/Thunderbird Lakes before NPDES mandates it. Accepting more nitrogen (and other pollutants) knowing the impact of this nutrient to the Salish Sea and the leverage WA Ecology has through their NPDES permitting authority will not be in the best long and short term interest of Village government and its residents.

3) this is not my expertise and I know you have been diligently working at this, but It may be in the best interest of you and the Committee to explore regional stormwater answers to mitigating risk of flooding of homes within the village before the Village takes on added risk from a Clean Water Act perspective.

A final word of caution - Setting the Village up with additional challenges by accepting more stormwater runoff could (likely) be very expensive under future NPDES mandates. This is a very real possibility because Kwan and Thunderbird Lakes are technically considered lakes and are highly likely Waters of the US for Clean Water Act regulatory purposes. These are all factors that should be taken VERY seriously and requires a lot of wisdom in navigation of the future NPDES regulatory horizon.

Kind Regards,

Kristin Lowell
8254 Salish Ln

BBVCC
FINANCE COMMITTEE Minutes
REGULAR MEETING
December 17, 2025, at 1:00PM

Committee Members Present		
✓ Bev Franklin	✓ Dan Nedved, Chair	✓ Mary Santi
✓ Sue Garrigan	✓ Erin Ryan	✓ David Towie
✓ Bonnie White		
Guest Members	Maureen Server	
Staff Present	Natasha Bialuski, AGM	David Franklin, GM
Jonah Douglas, Bookkeeper	Justine Brooks, Executive Secretary	

I. CALL TO ORDER – by Dan Nedved at 1:02pm

II. ADOPTION OF AGENDA
 Motion to adopt agenda.
 Motion by: Bev Franklin,
 Seconded by: Sue Garrigan

III. OPEN FORUM –
 The GM wanted to make sure that everyone on the Finance Committee was introduced to Jonah, the bookkeeper.

IV. RATIFY MINUTES –
 Approve the revised (during the meeting) October 29, 2025 meeting minutes.
Motion by: Erin Ryan, **Seconded by:** David Towie **Approved Unanimously**
 The previous meeting minutes for September 9th and October 1st will be sent to the committee before the January Meeting to be approved then.

V. 2024 DRAFT AUDIT
 The Committee briefly discussed the draft audit that had been sent back to the auditor for amendments, particularly regarding special assessments and journal entries from 2023.
 Sue explained that journal entries 10, 12, and 16 were revised, with entry 10 being adjusted to add special income without affecting accounts receivable. She noted that the auditor's calculations were off by \$21,480.63, which they could not explain. Bev agreed with Sue that journal entry 16 was likely a plug to correct previous posting errors and suggested closing the financials to agree with the audited financials.

Motion to: Approve the revised 2023 and 2024 Audit financial statements and request that all appropriate journal entries as indicated and discussed be posted and that the HOA balance sheet be validated that it agrees to the 2023 and 2024 Audited balance sheet financials

Motion by: Bev Franklin **Seconded By:** Sue Garrigan **Approved Unanimously**
 The Committee discussed the next steps for the audit and the revised balance sheet. GM to send to the finance committee for their review.

BBVCC
FINANCE COMMITTEE Minutes
REGULAR MEETING
December 17, 2025, at 1:00PM

VI. REVIEW AUGUST THROUGH INCOME STATEMENT AND ACCOUNTS RECEIVABLE

The Committee reviewed the financial income statements. GM reviewed that the financials were really messed up due to the fact that Enumerate, the current software, does not actually close the month out when we push that button. Changes can still be made without a pop up or a management password and changes happened often.

The committee focused on financial concerns, particularly regarding the collection of fines, late fees, and legal costs. Bev raised questions about the administration revenue and the need to review 2026 budget numbers, especially in light of the 64.90 restriction on lien fees will be \$50 or 5% whichever is the lesser amount. GM explained that current policies only allow liens for dues and that they are searching for a collection agent to improve returns. The group discussed the possibility of increasing reserves in 2025 to account for uncollectible receivables, with GM offering to review specific accounts with Bev. The conversation also touched on the lack of clear policies for addressing unpaid fines and the challenges in collecting these debts and needing to create clear policies along with continuing to try to collect on all the late fees and fines.

The committee discussed improvement, repair and/or replacement and how they are classified within an HOA. They clarified the proper accounting treatment for maintenance work and Clubhouse improvements, determining that items under \$5,000 should be expensed rather than capitalized. Bev requested further review of Marina electrical expenses, noting that revenue was up but expenses were down, suggesting potential accruals that needed to be identified.

The meeting focused on financial reconciliation and accounting processes. Bev raised concerns about the difference between revenue and expenses, emphasizing the need to ensure costs are covered without becoming a utility. GM and Bev discussed reclassifications for various accounts, including internet, phone, pro shop, and golf, and agreed to clean up the chart of accounts in the future. They also addressed the community plan expenses, with GM agreeing to check for any outstanding bills and potential accruals. Sue clarified the use of a specific account for special assessment billings, explaining how it is being used and cleared out. Bev and GM confirmed that the marina accounts did not need to borrow from other reserve accounts to pay bills.

VII. DISCUSS AND RECOMMEND BEST TAX FOR ELECTION

The Finance Committee discussed tax filing options, focusing on whether to file Form 1120H or 1120, with GM explaining that the choice depends on managing excess member income and non-member taxable income to minimize tax liability. The Committee questioned the complexity of the tax calculations, particularly regarding the 30% tax rate on non-member income, and suggested consulting with the tax accountant to better understand the calculations especially with 1120H. GM explained the differences between 1120 and 1120 H and when the transfer of fund of excess member revenue to reserves should be done. GM proposed a motion at the Board meeting to allow the manager and treasurer to transfer funds into reserves before year-end to optimize tax filing with an estimated number. Dan will meet with GM and the tax accountant regarding this before the Board meeting.

VIII. DUE TO FROM ACCOUNT RECONCILIATION PROCESS

The Committee briefly discussed the due to from transfers. GM showed the new spreadsheet that Jonah has put together where it shows where the funds were from, if from Edward Jones then no due to from transfer needs to happen, if from Alliance then then the transfer needs to happen and be approved by the Board. This includes the special assessment funds that have been

BBVCC
FINANCE COMMITTEE Minutes
REGULAR MEETING
December 17, 2025, at 1:00PM

collected but not transferred. This is for all the funds up until the end of November. Going forward the Bookkeeper and GM will be working on ensuring that everything is documented so this process is easier.

IX. FINANCIAL SOFTWARE CONVERSION UPDATE

Dan provided an update on the software program that the Bookkeeper recommended Red Manager 12 and stated that the software company stated that they would not be good for us due to the complexities of different assets and their capability for due to funds would not be sufficient. We have decided to start interviewing software companies in January 2025, aiming to select a new system by March or April, with implementation and testing extending through October 2025 before fully transitioning away from Enumerate by January 2026. The timeline was chosen to avoid peak seasonal busy periods in April-June, with the team acknowledging the complexity of managing multiple software systems including ADP payroll, Lightspeed POS, and payment processors.

The GM and Dan discussed the importance of making a well-informed decision regarding HOA software, emphasizing the need to avoid past mistakes. The GM shared that he and Jonah met with Aaron, a QuickBooks Pro Advisor, to explore HOA software options that integrate with QuickBooks, highlighting its auto-reconciliation features and widespread familiarity. Bev expressed concerns about the proposed timeline and scale of the software change, advocating for a more focused approach on the top three recommended options and urging a quicker transition by July 1st.

The team discussed software conversion options, focusing on QuickBooks Online as a potential solution for their 1,129 customers. The GM expressed interest in exploring HOA software options, while Bev and Erin shared concerns about detailed data conversion from existing systems. The group agreed to investigate QuickBooks' capabilities further before making a final decision. They also discussed data retention in new systems, with Bev explaining that cloud platforms allow for unlimited historical data storage and what can be brought forward and what we need to possibly retain.

X. MEMBER COMMENTS

There were no other member comments.

VIII. ADJOURNMENT

Motion to adjourn at 2:33 pm.

Motion by: David Towie Seconded by: Bonnie White Unanimously approved.

Action Items:

- Justine to send the September 9th and October 1st meeting minutes prior to the next finance meeting.
- Jonah to post all required journal entries to bring financials in line with audited numbers.
- GM to send the revised balance sheet from auditor to the Finance Committee members
- Begin the software comparison, look at the top three that Bev and Dan have looked at along with QuickBooks, and conversion process and review the timeline for the conversion process and see if we can compress the timeline.
- Staff to investigate the cost requirements to maintain access to Enumerate for reference during the transition period.



January 16, 2026

To: Birch Bay Village Community Club Board of Directors

From: David Franklin, General Manager

Re: Operations Report

Administration

Staff – Was finally able to get billing statements out Friday, January 9th. It was an all-office staff response to get statements and other documents stuffed, stamped and to the post office. To get the Enumerate issue fixed it took the support team 2 weeks and there were still some issues. Staff are working diligently to communicate with the membership on any issues and autopayments.

ACC Activity

- ACC did not have a meeting in January due to only one application being turned in. The application was administratively approved and will be on the consent agenda during the February ACC meeting.

Miscellaneous

- The Office has issued 42 bar codes for the last month (December 12th to January 14th).
- The Office has completed 4 home sales and 6 HOA requests in the last month.

Pro Shop

- Pro Shop hours have been cut back for the month of January. It will be open for shorter hours on Saturday and Sunday, 10 am to 3 pm and closed on Mondays. You will still be able to schedule golfing tee time through Chronogolf.

Golf Greenskeeper

- Greenskeepers have been doing winter mowing, working on equipment, and working on some drainage. Plans to replace the seats on the old golf carts and the seats have been ordered but have not come in yet.
-

Maintenance – The Maintenance Department has been busy this winter with the following:

Maintenance Report- December - January

- Flood watch and clearing storm drains during high tide and rain events.
- Winter flowerbed cleaning and mulching.
- Daily monitoring and maintenance of storm drains.
- Moved the speed trailer to the maintenance laydown yard.
- Pick up trash along the sides of the roads.
- Cleaning playgrounds.
- Monthly inspections.



- Maintenance on Village Vehicles.
- Moved and hauled logs from Rogers Slough.
- Installed heater in the office.
- Other miscellaneous maintenance to prepare for upcoming projects.

Marina

- **Marina** – Harbormaster and Executive Secretary are working on double checking Marina charges to members accounts as well as ensuring that members have provided the office correct insurance and documentation for their vessel(s) is on file.
- Currently the marina has 43 vacant spots for moorage.
- **Marina Projects**
 - Harbormaster, Maintenance and other staff members have been diligently working on continuously monitoring the sunken boat on C dock. The boat sank between the evening on Monday, January 12th and by Tuesday, January 13th morning (before 8am). There was a member who has a boat at the end of C dock who had goes out to his boat on a regular basis, and on Monday he checked lines on boats while he was checking his own boat and did not see anything wrong with any boats on C dock, that was between 5 and 6 pm. Power to the pedestal went out after 8 pm. It was Tuesday morning when the Maintenance team saw that there was a red flashing light on C dock and tried to switch the breaker and it automatically flipped off again. They went out and saw that the Boat had sunk. There will be a full investigation and report on this once all information has been acquired.
 - We now have RFP's for the launch ramp replacement project and the bid package will be ready for the February Board meeting.
 - The GM has received the early designs for dredging the marina and that includes increasing the amount of dredging materials.

Lakes & Drainage

- A surveyor has been selected for the drainage project from Birch Point Road to Kwann Lake, Kwann Lake to Rogers Slough.
- A reply has been sent to Washington Department of Fish & Wildlife (WDFW) in response to their Notice of Correction for a culvert replacement on Salish Lane.

Compliance

CCR Letters Sent	
Vehicle Issues	1
Speeding	12
Pets	1

Speeding – The speed camera is down due to vandalism. It seems as though someone went and hit the camera with something, and it not only cracked the outer cover but damaged the lens. The camera has been sent back to Trafficlogix as per their request. It was shipped out on Friday, January 9th, they are located out of Quebec. Once they receive the camera they will assess the damage and let us know the cost for repairs.



This is data received from the speed signs not the speed radar camera trailer.

Speed Data						
MPH	5397 Salish	8211 Skeena	8226 Sehome	8250 Quinault	TOTALS	%
0-20	453	685	1889	5221	8248	83.63
21-25	74	112	497	881	1564	15.85
26-30	3	4	11	29	47	.476
31-35	0	2	0	1	3	.0304
36+	0	0	0	0	0	0
					9862	

The compliance team has used the lidar gun for approximately 35 hours in the last month. There have been 0 citations issued as everyone slows down when they see the team using lidar gun.

Safety and Security

- **Cameras** – The Compliance Team and Gate Access Personnel had a training meeting with NW Technology for the new camera system.

BBV Board Meeting Action Items

Assignee	Task	Priority	Status	Start Date	Due Date	% Complete	Done/Overdue?	Notes
David	Security/surveillance Cameras		In Progress		2/19/2025	50%	In progeess	Guard House, Clubhouse area complete. Next step Office/Marina then install towers at lower gate and Maintenance Shop.
GM	Schedule with Dr Granger a meeting with the School Board to discuss child pick up with in the Village. Send out Bus Survey.		In Progress			25%		David met with Granger and bus depot and received map of BBV members. Need to send out Bus Survey including that the bus will be parked off road and not interfering with traffic. Schedule a meeting with Blaine School new superintendent.
Staff	Review Employee Performance Documents		Complete			50%		Needs work - after using in December for reviews.
Dave O and David F	Accident Prevention Program review							Need to schedule.
David F	Send notice to members regarding fence along norther border - Education piece in weekly update.		In Progress			50%		Letter Sent - Send reminder info in March 2026.
Staff	Publish amended Member not in good standing resolution		??			50%		Need to check where progress is at.
David	Letter to Private Dock Owners and schedule a meeting		In Progress			10%		In contact - Waiting until after Holidays to schedule meeting - Contact is Bryan V.
Staff	New Microphones		In Progress			10%		Waiting on Dimensional - looking for the best option.
Natasha	HR Documents - policies, job discriptions, performance evaluations and forms.		In Progress					Need to look and see what has been done and review job discriptions with employees. Working with Caprice Pine and Dave Owen.
GM	Marina Bathroom - Bids and check to see if they can repair building.		In Progress			50%		
David F	Community Survey Results -							Have results working with Adam Horsman to help bucket word salad answers.
David/Patrick	GFR replacement project		In Progress			25%		Modules have been ordered waiting on delivery then installation.
Dave O	Volunteer Recognition Dinner							January BOD Mtg
David F	Fishing Survey - Results				January BOD			Results at January 2026 BOD Mtg



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January 13, 2026

To: Board of Directors

From: Staff

RE: Update on HR and Performance Review Documents

Board Members,

This memo is to advise the Board that the previously reviewed HR documents and performance review materials are **not ready for approval at this time** and require additional work before they can be brought back for formal consideration.

Specifically:

- **Job Descriptions:** The current job descriptions have not gone through the correct review and development process. As a result, they require further evaluation, alignment, and refinement before they can be finalized and recommended for approval.
- **Performance Review Documents:** The performance review forms and supporting materials need to be refined to improve ease of use, clarity, and overall fluidity. In their current form, they are difficult to administer consistently and effectively.

Staff will continue working on these documents to ensure they follow the proper process, are practical for day-to-day use, and meet the organization's needs before resubmitting them to the Board for review and approval.

MEMORANDUM

TO: HOMEOWNERS' AND CONDOMINIUM ASSOCIATION CLIENTS **DATE: NOVEMBER 18, 2025**

FROM: CSD ATTORNEYS AT LAW P.S.

RE: WASHINGTON UNIFORM COMMON INTEREST OWNERSHIP ACT UPDATES
EFFECTIVE: JANUARY 1, 2026

I. FACTUAL BACKGROUND

The Washington Uniform Common Interest Ownership Act (“WUCIOA”) took effect in 2018. But, thus far, its applicability has been limited to the budget and special assessment approval process for condominium and homeowners’ associations that were already in existence at the time of its adoption. That is about to change.

The entirety of WUCIOA will apply to all community associations as of January 1, 2028. But, SB 5129—which passed during the last legislative session—makes certain provisions of WUCIOA effective even sooner. This memorandum will survey the changes that take effect on January 1, 2026. This memorandum is not a comprehensive list of revisions that will take effect on January 1, 2026, but is meant to identify some of the more significant changes.

II. DISCUSSION

1. Member Meetings

Member meetings must be held at least one (1) time each calendar year. Members are entitled to at least fourteen (14), but not more than fifty (50), days’ notice of the meeting, including an agenda. If any changes are proposed to the declaration or “organizational documents” (e.g., articles of incorporation, bylaws, etc.), the text of the change must be provided in the notice sent to members. Likewise, if members will be asked to approve a proposal to remove a board member, the proposal must be contained in the notice. At any member meetings, members must be given a reasonable opportunity to comment on any matter affecting the community or the association.

Ballots for board positions must have blank spaces for “write-in” candidates.

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2. Board and Committee Meetings

All meetings of boards and committees must be open to the membership unless a subject is appropriate for an “executive session” (formerly referred to as a closed session). The statute sets forth the permissible reasons to hold an executive session. Common reasons include, but are not limited to, consultation with the association’s legal counsel, personnel matters, and existing or potential litigation. No votes can be taken in an executive session.

Board meetings must be held in the community or a place convenient for the members to attend. Meetings may also be held by telephonic, video, or other conferencing process if certain statutory requirements are satisfied (e.g., all participants can hear, and votes are conducted by roll call or verbal vote). Each board meeting must allow a reasonable opportunity for a member comment period of at least fifteen (15) minutes in duration. The board can place reasonable time restrictions of not less than ninety (90) seconds per owner per unit, but this time can be reduced and allocated equally if more than ten (10) unit owners wish to comment at any meeting.

SB 5129 contains provisions that are similar to the Open Public Meetings Act (which applies to public agencies). It provides that board and committee members cannot use incidental or social gatherings to evade the open meeting requirements by discussing association business at such a gathering. But, as long as association business is not discussed by a quorum of board members, no meeting occurs. With these provisions in mind, it will be key to understand the law surrounding “serial meetings” as it applies to public agencies, because courts are likely to apply the same principles to board and committee meetings of a common interest community.

One of the more controversial aspects of SB 5129 is the provision that requires notice and agendas for board meetings to be provided to members at least fourteen (14) days in advance, unless it was unforeseen and impracticable, in which case seven (7) days’ notice is required. However, in the event of an emergency that constitutes (i) an imminent threat to healthy/safety of the public or residents; (ii) a threat to the habitability of the units; or (iii) a risk of substantial economic loss to the association, the board can call a board meeting by giving notice to the members in a manner that is “practicable and appropriate under the circumstances.” Unfortunately, it is not clear how detailed the agenda must be, and until guidance from the courts is received, there will inevitably be disagreements about this provision.

Lastly, if any materials are distributed to the board before the meeting, the board must also make copies of those materials reasonably available to the unit owners. The only exceptions to this are copies of unapproved minutes or materials that the board will consider in an executive session.

3. Assessments

It is common to charge a convenience fee for credit card payments. Effective January 1, 2026, a community association must offer at least one (1) free method of paying assessments.

///

///

4. Foreclosures

Effective January 1, 2026, significant changes will take effect to the foreclosure processes that community associations must follow. The changes are far too extensive for this memorandum. However, at a high-level overview, the following revisions will take effect:

- Notice of Delinquency must be sent to Owner within thirty (30) days after delinquency;
- Standstill: Associations are barred from taking collection efforts during the fifteen (15)-day standstill period following Notice of Delinquency;
- Delinquent owners have access to a housing counselor to receive advice concerning a repayment plan, modification, or other resolution of the delinquency;
- The housing counselor may request the community association to engage in a “meet and confer” meeting with the delinquent owner to discuss a possible resolution; and
- Depending on the results of the meet and confer session, the housing counselor may refer the unit owner to mediation, in which case, the community association must participate in good faith. If the community association does not participate in good faith, this fact can be used by the owner as a defense in the foreclosure action.

III. CONCLUSION

The revisions which take effect January 1, 2026, are significant and will take effect even if the community association’s governing documents have not been amended to reflect the changes. Community associations should consult with their legal counsel so that they are ready to implement these changes. It is also advisable to update the association’s governing documents so that they align with these new provisions.



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January 15, 2026

To: Board of Directors

From: 64.90 Task Force

RE: 64.90 Task Force Work Plan Memo

The 64.90 Task Force has begun work on a draft organizational spreadsheet to support the review and amendment of the Association's governing documents as they relate to RCW 64.90.

The purpose of this spreadsheet is to organize and track proposed governing document changes in a clear and methodical manner. The spreadsheet will include, at a minimum, the source type for each change (Covenant, Bylaw, now), relevant comments, effective date considerations, the type of amendment required, and an assessment of the potential level of controversy associated with each section and a tab in the workbook for each document (Covenant / Bylaw).

This spreadsheet will serve as a foundational tool for developing the overall project timeline and work plan. Both the timeline and work plan will also incorporate a communication plan to ensure appropriate and timely communication with the Board and membership throughout the process.

The Task Force is hoping to have an initial version of this spreadsheet, along with the beginnings of the timeline, work plan, and communication plan, available for discussion at the next 64.90 Task Force meeting.

We will continue to keep the Board informed as this work progresses and will bring forward materials for review as appropriate.

Respectfully,
Justine Brooks



Birch Bay Village HOA Campus
Marina Bathroom Assessment
12/19/2025

Observations:

- 55+ year old marina public restroom
- Value of building has been fully depreciated, and materials have exceeded end of life

Roof:

- Asphalt shingles (15-20 year product) look to have about 10% remaining on materials. That will equate to 1-2 years tops. End of life assessment
- Sheathing looks to have water damage at the corners, around roof penetrations, soft spots in two places that will lead to additional water damage
- No flashing
- Gable trim (Cedar) and barge (Cedar) rotten, need replaced. End of Life assessment

Siding, Trim, & Door:

- Hardie lap siding on bottom half of structure was cut in to cover water damaged logs/framing
- Lap siding is in good condition, but covering rotten and molding materials
- Logs on top half of building are rotten at all four corners and falling apart
- Logs on bottom half of structure are beyond use and rotten through and through
- Structural integrity is no longer acceptable, you can lean on a wall and see heavy movement
- Door and window trim (Cedar) is rotten and needs replaced
- Exterior door (Steel) and jam (Fir) is rotten and rusted, needs replaced

Interior Condition:

- Interior walls are rotten, walls are collapsing under the weight of the tile
- Tile is falling off the walls
- Toilets, sinks, supply lines and drains have visible rust
- Photographed rotten interior framing, drywall and baseplates through the access panel in the bathroom
- Black mold is in the photograph growing inside the walls and through the drywall

- Active water and urine signs inside the walls from what we suspect are a decade long leaks

Utilities:

- Panel is not a true panel, but a very old possible sub panel with an out of compliance lock box and cover
- Plumbing looks to be in terrible condition, suggest removing it all and replacing it all from the ground up
- Water heater is a small tank water heater that is possibly 8-12 years old (Need to verify on plate), suggest replacing
- Drains were uncovered outside of pad, look to be in good condition in the parking lot
- Do not know the condition of the drains under the pad
- Exterior lighting fixtures can be salvaged
- Interior electrical we recommend complete replacement with modern materials

Overall Assessment

- The condition of the building is deteriorating rapidly. All the materials are end of life and failing. If you were inspected by the county today, I would not be surprised if it was deemed unusable and red tagged. Any money you put into the structure would be on top of a failing foundation and failing log structure. There is heavy rot and black mold through the structure. You have bark beetles and possibly termites drawn to all the rotten wood materials. We suggest demolishing the entire structure and the pad, do not remodel this building in this condition. If you decide to start over with a new building, it will get you +75 years with modern building practices and materials.

Kevin R.

Kevin P Ryan I.E., G.C., P.M.

Semia Renovations

Owner

[\(360\) 220-7875](tel:(360)220-7875)

Kevin@SemiaRenovations.com

We are a local residential remodeling and renovations company working in Point Roberts, Birch Bay and the Semiahmoo Area.

Contractor License # SEMIARL810K2



MEMO

Date: 12-20-25
Name: **David R Owen**
(Board Member/Acting Chair of the Safety/Security Committee)
Address: 8049 Kispiox Road Blaine, WA, 98230
Attn: BBVCC Board of Directors
Re: New S&S Committee Volunteer and Committee vote

Dear Board of Directors:

During the Safety and Security Committee meeting held on December 8th, at 5:00 PM, our Team held a discussion related to reviewing the application (previously submitted to the Board for review) of David Scheirman to become a member of the Safety/Security Committee Team. Based on his application, past working experience, history of volunteering and helping out BBVCC anywhere possible over the years, this was an easy discussion and vote for the entire group.

Accordingly, the entire Safety & Security Team has voted to unanimously recommend that the Board of Directors approve his seat as part of the Committee.

Please include this Memo and recommendation as part of the January Board Meeting Agenda as an Action Item.

Regards,

Dave Owen
Acting Chairperson
Safety/Security Committee





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January 15, 2026

To: Board of Directors

From: Lakes Committee

RE: Lakes Member Appointment

At the January 5, 2026 Lakes Committee meeting, the committee reviewed the terms of the membership. This last year we have had 7 members and 2 adjunct members.

In 2026 we have 2 members that are either stepping down or wanting to be adjunct members:

Karen Anthony- stepping down

Betsy Just – adjunct member

Thank you to both of them for their time and work that they have put in on the Committee.

The Committee voted and would like to recommend the approval of the following adjunct member to become a full member of the committee:

Gwynne Fowler Briggs

Respectfully submitted,

Lakes Committee



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January 13, 2026

To: Board

From: Elections Committee

RE: Election Committee Member Appointment

In accordance with the BBVCC Bylaws, the BBVCC Board of Directors are instructed to appoint six BBVCC members to serve on the Election Committee at their January meeting of each year.

I would like to recommend the BBVCC Board consider the following members for appointment to the Election Committee:

Laura Bailey
Beth Seils
Rob Simonds
Michael Sipe

Laurie Cavalia, Leanne Keel, and I are stepping down from the Election Committee.

It has been an honor for me to serve on the EC for the past 25 years.

The current members of the 2025 EC are aware that I will be available to answer any questions, train new members, or act as advisor until a new Chair of the EC can be appointed.

Respectfully submitted,

Sandra Bogen

Office use only

Date Received: _____

Determination: _____

Annual Club Registration

CLUB CONTACT

Club Name: BBV CHESS CLUB

Organizing Leader(s): JOHN GOLDSBURY

Phone #: (704) 953-1718 Division/Lot# 8054 MAKAH RD.

Email Address: FLATPICK_GUITAR@YAHOO.COM

Organizing Leader(s): _____

Phone #: _____ Division/Lot# _____

Email Address: _____

Organizing Leader(s): _____

Phone #: _____ Division/Lot# _____

Email Address: _____

CLUB INFORMATION

Purpose & Mission: CASUAL CHESS PLAYING FOR ALL RESIDENTS

Active households represented (attach roster) _____ Proposed minimum attendance at activities: _____

Requested events/activities/dates/locations* (Clubhouse agreement form to be completed once approved):
I HOPE TO ESTABLISH A MONTHLY CHESS CLUB AT THE CLUBHOUSE FOR INFORMAL PLAY. ALL AGES, LEVELS.

Do you allow non-residents to participate? NO If so, please explain limitations: _____

Do you charge dues/membership fees? NO If so, please complete the financial section on back

Do you charge at events/activities? NO If so, please complete financial section on back

- If approved, group agrees to**
- Promote club activities exclusively, openly, & transparently to all members of the Birch Bay Village Community without discrimination.
 - Not to hold any activity or event that financially benefits (directly or indirectly) a single member/group of members and/or business.
 - To cancel any confirmed activities at least 2 months in advanced or risk cancellation of future activities.
 - Contact management to re-evaluate registration if attendance at activities and/or events drop below the approved minimum

AGREEMENT & SUBMISSION

SIGNATURE: John Goldsbury DATE: 11-17-25

Responses Overview Active

Responses

346



Average Time

07:39



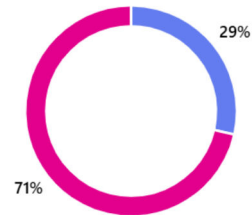
Duration

21 Days



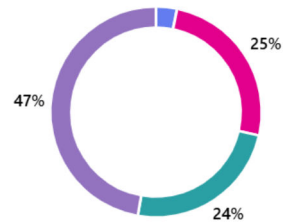
1. Do you live on Kwann Lake, Thunderbird Lake in Birch Bay Village?

- Yes 98
- No 245



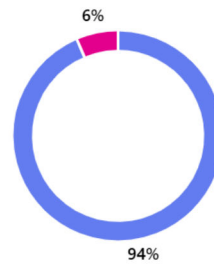
2. How long have you lived in Birch Bay Village?

- Less than 1 year 11
- 1-5 years 87
- 6-10 years 83
- More than 10 years 162

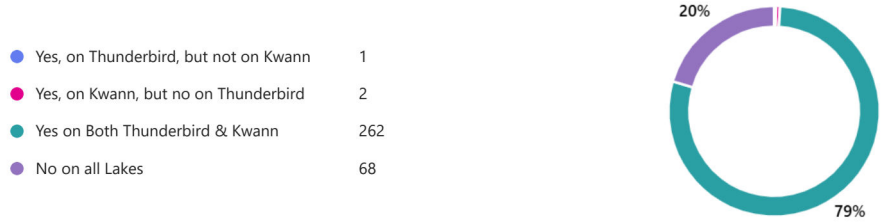


3. Did you know that fishing is currently *not permitted* on BBVCC lakes?

- Yes 321
- No 22



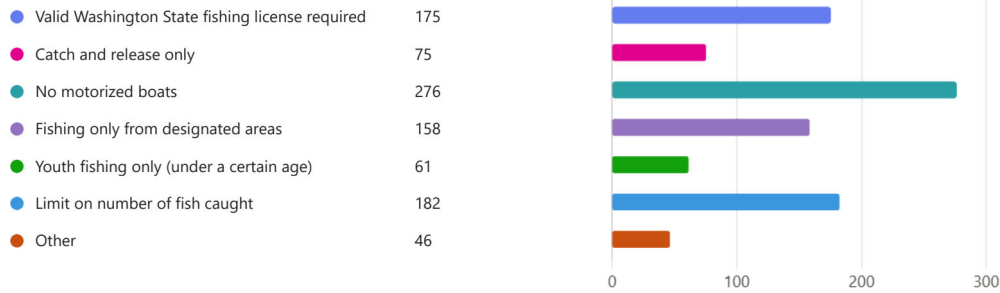
4. Do you support allowing fishing on Kwann and Thunderbird Lakes of the BBVCC under regulated conditions (e.g., following state seasons and licensing requirements)?



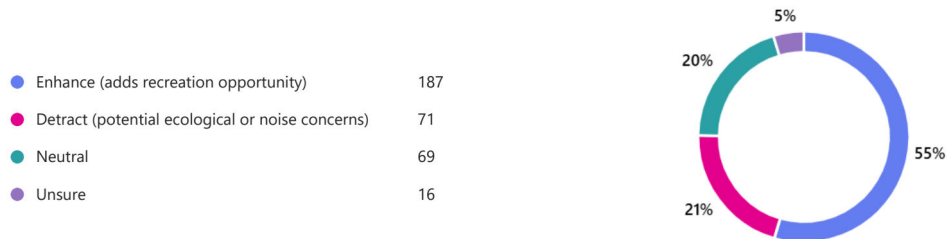
5. If fishing were allowed, would you support it being limited to certain times or seasons (consistent with state fishing seasons)?



6. If fishing were allowed, what restrictions or requirements do you believe should apply?

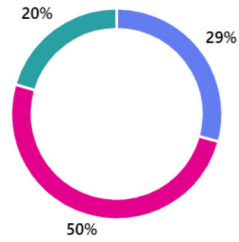


7. Do you believe allowing fishing would enhance or detract from the enjoyment and environmental balance of the lakes?



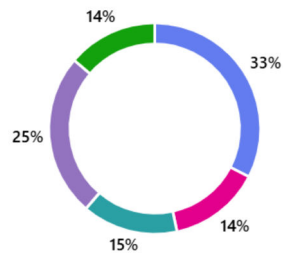
8. Would you personally be interested in fishing on BBVCC lakes if it were allowed?

● Yes	100
● No	172
● Maybe	70



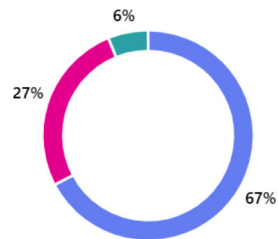
9. What would be your main concern if fishing were allowed on BBVCC lakes?

● Trespassing on private property	111
● Damage to lake banks	48
● Privacy concerns	50
● No concerns	85
● Other	47



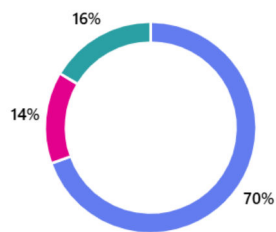
10. How important do you believe it is to protect the natural habitat and wildlife balance of BBVCC lakes?

● Extremely important	230
● Somewhat important	91
● Not very important	21



11. Would you support BBVCC implementing monitoring or signage to protect water quality and wildlife if fishing were allowed?

● Yes	237
● No	48
● Unsure	56



12. In general, do you favor or oppose the idea of allowing fishing in BBVCC lakes under state regulation?



13. Additional comments or suggestions:

129
Responses

Latest Responses
 "Fishing should be allowed in the MARINA also for all youth"
 "Perhaps set up a rotating BBV fishing permit to limit the number of fishermen on ..."
 ...

48 respondents (37%) answered fishing for this question.



Additional comments or suggestions:

I think fishing would enhance the village by providing additional recreational activities.

In the past 1-2 years we have seen a marked increase in "fishing" birds along the lake where we live. Cormorants, Kingfishers, Ospreys, Eagles. This is a clear sign that fish are abundantly present. Since any BBV fishing activities will most likely be youth, or parents with kids, or grandparents with visiting relatives, we think this is a good idea.

Please continue to manage the Beaver Pond for wild life, simply maintaining positive drainage. This is home to Great Blue Heron, many ducks, crow, squirrels, rabbits and small bird family nesting sites and year-round home habitat.

If these are private lakes, why do we have to follow state of WA regulations? Their rules add no value, and they don't have the resources to police it. Just make it catch and release and no live bait

A reminder that all the lakes are man-made, nothing is natural it's just been assimilated, and the carp are not native either.

Carp would be very difficult to catch, and unsuitable for consumption. Other fish in the leaked are minimal, and it just doesn't make sense for the village to get mired in another process that complicates rules and creates liability. If people want to fish there are other places to go nearby. FYI, we live on Kwan Lake.

People can go fish in the Bay! These lakes are too small for 1200 potential people wanting to use them to fish!

Seems like a great idea!

It's a great idea to allow youth to fish in BBVCC lakes, let them have fun!

This is a brilliant idea. Since there is a lakes committee, they can revisit it and see how things go. I know my sons would have loved just to go bass fishing. And it's pretty sustainable since not many people catch and eat their bass.

It's just a real win for any village resident. I'm sure there will be people who can't understand the concept and will fight up against it but wow this is a very neat idea.

It makes me feel a little less bad about my ever increasing dues

I think kids being allowed to fish in the lakes would be great!!!!

Set regulations and adjust as necessary, similar to WF&W.

Only BBV members are allowed to fish during certain seasons, days and hours.
Maybe check in at office for a pass or just to sign in first.
Fines will be implemented if a person doesn't follow the rules.

Living on the lake, I enjoy watching the carp in the lake. I haven't heard or seen any evidence the carp are creating any problems in the lakes and, although we haven't been here that long, it seems the water quality has been improving compared to pictures I have seen from the past. Since considerable money was spent introducing the carp to the lakes, it seems we should allow them to remain and do what they were put here to do.

The shoreline on Kwan Lake should be cleaned up. Way too much invasive growth along shore
Artificial lures only and barbless hooks.. Catch and release only.

Thank you for considering this proposal

It will be a positive addition to the recreation possibilities at BBVCC.

Increase community and local engagement and help promote healthy habits. Hopefully give kids, youth and young adults an outlet and opportunity to partake in something other than social media and/or gaming.

Carp are not fish most people eat so it seems unlikely many members would be interested in fishing. It doesn't seem enough people would fish to reduce the population. If carp are too numerous in the lakes there is a better way to reduce population (netting for example). Also, lakes aren't that big and certain properties would lose privacy with people right off their property line

I believe this would be a fantastic opportunity for the youth of Birch Bay Village to experience such an outdoor sport as fishing. Give these kids more opportunity to put down their phone and get outside. Thank you for your consideration.

I don't think we need to follow state seasons or guide lines. We should set our own regulations and seasons. We should also issue our own license.

Concerned that the banks are dangerous, especially for children

These are private man made lakes. I do not understand the need for state involvement, and do not support the idea of state game wardens in the village.

I imagine this might be only temporary until they remove the targeted number of grass carp and the two lakes are back in balance. Is that correct?

Maybe stock with Bass and/or Perch

Sorry. Bad idea. Great for the kids but opening a whole can of worms!!!!!!!!!! No Way!!!!

It is a great opportunity to safely teach a young kid , how to fish , in a somewhat safe environment. It also allows time for a parent or parents , to spend quality time with their kids.

No extra comment

The fish that were chosen for the lakes are not native and have now become problematic to the algae growth issues. It would be highly beneficial to fish them out.

Studies show that grass carp are effective at eliminating plant life. Studies also show that a healthy clear lake must have plant life. The carp do lessen the labor needed to harvest plants from the lake with the downside being a muddy fish farm. I would prefer to see clear healthy lakes. See NALMS for more information

I would like to see invasive plants at the end of the lakes cleared back each Novemeber (blackberries, night shade and cat tails).this helps control them from expanding around the lake and on private property

Limit boat motors to 1/2 hp electric only. Paddle boats with small electric motors should be authorized to allow more people to enjoy the lake. Fun to watch more activity on the lake.

Terrible idea, you would not monitor it

I live near a greenbelt and enjoyed seeing youth try to fish off the bank, only to be told they couldn't. It made be sad because they were outdoors doing what kids should be doing and not sitting inside on their phones. I am all for letting the youth of our village experience this activity.

I'm not sure the fish would be safe to eat if caught.

Opening fishing would definitely enhance the village. For a start, we have the problem of way too many grass carp that have degraded the water quality. Secondly, it would bring a lot of joy to a lot of people. Perhaps we could have some form of derby based on size of carp caught. This is a GREAT idea.

Concern with possible over fishing. Are we planning to restock the lakes with fish? And where will people clean their catch...back into lakes or along shoreline?

The lakes support local and migratory wildlife which would be compromised by fishing activity, whether it was by boat, private property or community parks. There is no reason to change our no fishing policy just because BBV may have too many grass carp. BBV should use other fish population control measures.

The village and the individual members of the Board who would approve fishing open the village and themselves individually to lawsuits by people who are injured (hooks in the face etc), slips and falls, drowning etc. It is likely that any liability insurance carried by the village would not cover liability claims from allowing fishing.

I've seen kids from time to time fishing and they are doing an outside activity that doesn't harm or bother anyone. I've also seen them being yelled at by grumpy old men for doing what kids like to do. Plus it give them an opportunity to do something positive rather than being boarded and getting into trouble.

If your concern is the overpopulation of carp then you guys should set something up. Where people that catch him remove them from the lake instead of catch and release because then it does you no good. Maybe a summer competition for the kids catch as many carp as you guys need out of there and then maybe a nice prize for the winner.

Great idea, long overdue.

Private Lakes means we make the rules ourselves. Don't need another State Agency putting their nose in our business.

Who will be responsible for monitoring?

Fishing on the lakes would provide wonderful opportunities for grandparents to interact with grandchildren

Just a few times a year and only during the "Fishing day" that can be monitored.

Should not be a year-round allowed.

In most cases allowing fishing in a few designated spots on land would not hurt anything. Boat fishing is no different than someone paddling a kayak. A kid sitting on the bank watching a bobber or

catching a whopper brings memories, serenity and enhances Birch Bay Village charm. Take a kid fishing!

I think this is unfair to residence on the lake as this will bring boat traffic and noise. Many of us have bought property to enjoy the lakes as they are. Leave the lake habitat as it is.

I think a resident of BBV needs to be present when fishing - don't open it up to the general public who may have a way into the village through a client or friend or family member.

I marked my answer as non-motorized. But I would think electric motor is ok, just no gas outboards.

Would it be possible to fish without a state license?

If there is an abundance of fish that are damaging the balance in the lakes then I support the removal of the excess. After balance restored, perhaps no more fishing.

I favor fishing if the grass carp population is too large and the health of the lakes would benefit from less grass carp.

Try a trial period of one year to determine if issues or concerns are a concern.

Is it possible to add trout species?

I think this is a great idea and I'd love an accessible opportunity for my kids to try fishing. It's unclear however if we're talking about fishing for those carp already in the lake, or are we talking about stocking the lake with other fish, and would they be safe to eat or just a catch and release?

NO Fishing is the rule !!!!!!!

If the village is in strong support of fishing I recommend we do it on a trail basis, one season only

People have to treat our area as if it was theirs personally... take care of it and keep it clean. Only residents should be allowed to fish. And the resident needs to be responsible for the areas they are in. Just like you would if you were in a national park. It's golden!

If properly managed, and being respectful of private property owners along the shoreline, fishing can be a fun recreational opportunity for residents. There are stunted bass and bluegill in all the lakes. With managed fishing the remaining fish (especially bass) can grow larger and more of a challenge to catch.

Should be tried as a temporary activity to see if it works to balance carp and to monitor the affect to the lakes, banks and privacy.

Why would we need to pay money to Washington State for a license, people would not respect private properties along the lake it would be a complete shit show. Whoever put them in if they are to be taken out should be responsible for removing them. Clean up your own mess.

Must have an adult with any one under 16.
Row boats and shore (owner approved) fishing only.
Number of fish caught per lake per year.
All fish needs to be cleaned in a selected location.
All fish needs to be kept as part of the limit. No catch and release. I don't want to see a bunch of belly up fish floating on my shoreline.

Carp are not good to eat. How is fishing going to reduce the overpopulation? Also if more energy and resources will be needed, then I am more opposed since that will likely impact already escalating dues.

if carp are a nuisance fish why regulate them

This has been brought up for years not months.

The village and individual members of the Board will be exposed to liability from people slipping and off the edge of the lake, fall out of boats, be scratched by blackberry bushes that line the lake, etc. There are better, more effected ways to control the carp population that letting people fish them out. It will be difficult because property on the lakes will have a huge advantage and public to lakes is minimal

I think it is a great opportunity for the kids especially. Down the road maybe a kids fishing derby. Lots of great things can come from this if done correctly.

Monitor catch so that lakes are no over fished. Advise if fish are safe to eat.

Think of the potential for garbage, fishing line and hooks being left on the banks and in the lakes.

We must ensure a balanced fish population and respect of property along with conservation of the lake banks and access.

I'd want the option to revisit this policy after a year of it being in place to address any issues that weren't known .

Non-native garbage fish, let's do this

We think it is a really bad idea because once people start fishing they will think it's Ok whenever they feel like going out. Kind of like the people that wanted to walk the trails on the golf course when Covid was happening, and wanting to continue after covid was over. I think you're opening a can of worms. Sorry, that's are opinion. If it goes through "Who is going to police it???"...This is our second time responding to this.

I do not want fishing for all the reasons where I could only choose one. only reason I said yes in general is because I see so many HUGE carp in front of my place on thunderbird. no other way to control the growing population was given. I would prefer a different method other than fishing. we don't know what complications might arise once fishing is permitted.

Fishing should definitely only be restricted to residents of BBV.

Oversight by BBV staff should not be required, they are not WFWD agents and we don't need our budget/ HOA fees increased.

Youth only accompanied by an adult. I would not want fishing if it created more environment restrictions

It's essentially the little kids... The ones that go down to the marina or the gas dock with their fishing pole and it's part of the rite of passage. I suspect very few if any adults will fish and maybe a cut off age of 19 should apply or maybe not, but it should very at least be piloted to determine what if any unintended consequences arise. Much like the golf cart gate, which was strongly opposed by those who thought the end of the world might soon come afterward, it will probably be a non-issue and put a smile on a lot of little kids faces.

We literally live next to an ocean where fishing is allowed and accessible. It's not necessary within BBV.

It would get children exposed to fishing and give them something to do.

I somewhat support allowing fishing consistent with WDFW rules, however, who is monitoring this? At what cost? I would like to weigh the cost/benefit. Is this really the best way to manage the carp population? What is the monetary cost to maintain carp levels professionally using a fishery management company? What is the monetary cost to maintain this recreational fishing program and continual monitoring of the program?

Set up an accountability system that is monitored daily; so the lakes aren't over fished.

I believe people who live on these lakes should have a more. Weighted opinion and or vote than those of us who do not

We paid to have the fish put in the lake to help keep it clean. If there's too many fish and we allow fishing then it needs to be very regulated so the lake or lakes are not over fished.

Most of the people who would take advantage of this would be kids. It's a way to keep them off screens and participating in a wholesome activity. The carp only eat grasses and the bass would be catch and release. Perfect

If fishing is approved on Kwann and Thunderbird lakes, it should be benefit that accrues to the enjoyment of those who own property surrounding the lake, and their invited guests.

Some questions are highly ambiguous with respect to how to interpret one's response...specifically Q.5, Q.9, and Q11.

For example, Q. 11 asks, "Would you support BBVCC implementing monitoring or (and?) signage...if fishing is allowed." The ambiguity arises when interpreting the answers, without knowing from where the respondent is coming, i.e., are they in favor or opposed to fishing. I was forced into answering "Unsure", but I really wanted to say "No" to Q.11 because: 1. I am opposed to any fishing in the lakes and ponds (for all reasons mentioned) AND because, 2. I am opposed to introducing a new "recreational" activity that would require the Village to utilize more staff time and Village resources for such purposes, when it can be avoided by not allowing it at all. A "No" answer does NOT necessarily mean that one is opposed to monitoring and regulatory signage, because if fishing is allowed, then the Village MUST monitor and provide signage, whether people want to allow fishing or not. A better way to ask, might have been: "Would you be willing to use additional Village staff time and Village resources to monitor and enforce fishing in Kwann and lakes?" That is the real question that needs to be asked.

Q.5 has a similar problem...If one is opposed to fishing in the lakes, then the issue of it being consistent with State regulations is not relevant. So, does a "No" answer mean that one doesn't care if the Village fishing "restrictions" are consistent with the State (or not) or does it mean that you've asked the wrong question or have not provided a suitable reply option (e.g.,..."Regardless how you feel about fishing in BBV Lakes, if fishing were allowed, should it being limited to certain times or seasons (consistent with state fishing seasons)? or, if not that wording, then a reply option that resolves the ambiguity, e.g., "The Village should not allow fishing in the lakes, irrespective of State rules."

Q.9 limits a reply to only one "main" concern, but the concerns offered are of equal concern. There should have been a reply that allowed for that choice...which I did by using "Other" and stating "All of the above"

I think it could really be fun. If people could exercise self control and not over do it, or cause damage to our community property.

Only the residents living on the lakes should be voting. Others should not have the right to decide the fate of those actually living on the lakes and putting up with this intrusion of privacy.

I thought the lakes were manmade and private. If the community is going to pay for stocking the fish then the community should set the seasons and limits. If the state is going to stock the fish then it

would make sense to follow the state's seasons. I think small mouth bass would do great in the lakes and be fun, especially for kids, to catch.

If allowed in designated areas with a catch a release option, positive outlet activity for the community members. I think allowing fishing in the ponds with rules in place would be a huge boost for the community.

Look at where we live. We are water people. Let us fish.

In favor as long as it doesn't cost members any money, esp for monitoring/trespassing/ security.

None

Let the kids fish. Legally and responsibly, but let them fish and enjoy our community.

The fish are not natural to the lakes so I don't think fishing will affect the balance of things too much.

Regulations should be kept to a minimum.
The only regulations should be those required by State Law. There should be no extra financial burden placed on BBVCC tax payers.

Put some effort into keeping ponds clear of algae. They were clear the first few years that we were here. Have looked horrible over the last couple years since maintenance said they would take care of.

Great idea!

Would you consider culling the geese population using a trap of some kind? And then perhaps offering them as a donation or a sale of meat?

Most people on the lakes probably enjoy and expected the privacy and location. They pay higher taxes for that location. This also allows more access to their property from the water side.

Do not wish it to increase our BBVCC annual dues.

Since the intent is to control the number of fish, size and limits need to be monitored on the specific days fishing is allowed. Do not remove the breeding size fish.

A bit crazy that we currently can't fish in the village, and we have to get fish and game to come and kill-remove some of the fish

thanks for asking and managing this!

It is private property fish until carp population is under control.

Carp are not good to eat.

Catch Carp

I don't agree with killing or harming animals, including fish, unless for food. Catch and release falls under harming animals IMO

I think it is very important that BBV makes it crystal clear that there is NO FISHING on the golf course lakes/ponds. I can see where this can be confusing. We already have an issue with people going on the golf course who don't belong there and creating dangerous situations.

It will take some effort to inform members that fishing is lakes only, as allowing fishing on lakes will quickly become over-generalized to include golf course ponds with those resulting conflicts. Certainly there will be those individuals who firmly believe "restrictions do not apply" to them, thus some compliance activity should be considered and included in planning.

A fishing deck with rail at parks on Kwan and on village property on Thunderbird with an accessible paths to accommodate wheelchairs—decks extending over bank edge to protect bank; could use open wire fencing and entry gate (accessible) to ensure hours of use; or for season and/or for BVCC special conditions or maintenance; fishing only from decks, (no trespassing on private property) or non motorized boats; fishing reservations limiting a specific number of persons at each deck utilizing same system as is used for tee times for golf; like golf course could also restrict dogs from decks; clear signage and acknowledgment of consequences of breaking rules regarding behavior, respect for environment and neighbors, etc. Could start with pilot project with one deck on Kwan + from private property and non motorized boats (kayaks or canoes) on Thunderbird.

If approved, have a fishing derby or two during the summer. Charge a couple of bucks for some prizes and give away.

My major concern is the disruption to wildlife who use the lakes as their habitat. I prefer a natural solution to reduce the carp - can we allow otters on the lake which are a natural predator?

Allowing fishing will ultimately create additional costs to the village & invite potential hazards, possible law suits and upkeep and diminish the natural serenity of the water features in BBV. Such activities will surely discourage & reduce free range wildlife habitat areas and diminish bird life. If the idea is to allow fishing to reduce the over population of carp, it is a bad solution. The carp should be managed appropriately by wildlife professionals. Thank you for the wise choice to open the idea to residence. While at first thought, fishing the lakes may seem like a fun idea, in all respects it would drastically change the essence of our tranquil wooded lake environment throughout the village.

Allow fishing only after determining beneficial goal, evaluation of damage to ecology, respecting private property and only by following all BBVCC, State and Federal regulations.

Will there be a specific area in the lake where fishing can be designated and proper platform be installed for use to fish

The public parks have public docks that people can fish off of that are safe. Lake Terrell is relatively close and set up for fishing. Lake Whatcom is not that far away. Kwann nor TBird lake have public docks and would not be safe especially for young people.

1. What liability would BBVCC have if someone drowned, sliding into a lake with a slippery slope? Young people, could easily set out fishing with out adult supervision. As they may do currently, but once BBV says it is ok to fish...where is the liability if a child were to get injured or worse, while trespassing on an unsuspecting homeowners property.

2. We also do not have a good set up to launch boats, even small ones like kayaks. If boats with motors were allowed, this could become a huge problem for the lake banks, as that kind of boat is heavier to launch, and would require a vehicle to pull them. Arn't the banks around the lakes BBV property? Will the BBVCC be paying to maintain the erosion around the lakes banks?

3. Would people eat the fish out of our lakes? Some may...Have there been tests done to prove the fish are safe to eat?

4. How would fishing license compliance be monitored? I assume state fishing license requirements would be followed. Will the fish and game department come and inspect people fishing in BBVCC? Or this be an additional job of the compliance officer? Have Fish and Game been contacted to see if they will monitor BBV?

Thank you for asking for opinions. I appreciate the opportunity to chime in. Would be interested in getting a summary of the responses to this survey.

If you allow fishing. The grounds will get trampled. There will be people that do not live here nor respect the waters and areas. There's a reason why we live in a gated community. It seems lately,

there is a big push to open bbv to non residents. What a great way to case a home on the lake and come back later to vandalize it. Thank You.

We have a problem with to many fish, why would we not.
I live on the golf course, people are walking by my back yard everyday, just like a person fishing.
Adults with kids only, (no adults only) like everything they fish it out.
Thanks for volunteering to do this, I have a grandson I would love to take fishing.
Sorry again No adult fishing.

Glad to see this survey. BBV is such a great place with such wonderful amenities. Let's use them.
Kids love to fish and I'll bet they'll be the ones that use the lakes for the most part
I've seen kids fish for YEARS and never once have I seen them catch a carp...just bass and lots of them.
I suspect that the fishing won't diminish the carp stock IF that the hope is that fishing might help there. That said, no one eats carp and catch and release is the fun part so either way, no harm no foul. IF the idea IS to reduce carp stock somewhat, then we'll have to teach the kids how to snare those guys since they aren't leaping onto the lines as it stands!

/Too many carp isn't great. Def don't want catch + release on those...but also don't want folks throwing them elsewhere bec they won't eat them. /If there could be seasons or years when fishing is ok + others no, that seems reasonable.

/Lakeside owners shld not b subject to too much noise, traffic or ??, even though they're already not entitled to zero traffic. Balance wld require wardens/monitors?

This should be decided by the homeowners who live on the lakes. HOA members should be the ones to determine the rules and regulations for using them. Catch-and-release fishing does no harm, and we already have enough HOA rules to follow. These lakes are privately owned by the community, so why would we want Washington State to require fishing licenses for their use?

I recommend to allow fishing on trial basis, electric trolling motors only allowed.

Reassess in 1 year, from beginning of trial.

No Additional Comments

The lakes should remain an amenity to be peacefully enjoyed by all without introducing sport fishing with all the administrative oversight that will be necessary.

If allowed, we could have a BBV catch card to submit what and how many fish caught. I would support dock or non motorized boat fishing not bank fishing so wildlife bank restoration would not be an issue. This should not be an excessive expense on BBV.

Perhaps set up a rotating BBV fishing permit to limit the number of fishermen on the lakes; acceptable to members with properties on the lakes.

Fishing should be allowed in the MARINA also for all youth



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Certified Public Accountants /
Oregon Society of Certified Public
Accountants*

EXECUTIVE SUMMARY

Birch Bay Village Community Club, Inc.

Proposal for Financial Services

Year Ended December 31, 2025

	<u>Engagement</u>
Audited Financial Statements	\$16,500-\$20,000

See Attached Engagement Letter

10121 SE SUNNYSIDE ROAD, SUITE 300
CLACKAMAS, OR 97015

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Oregon Society of Certified Public
Accountants*

October 20, 2025

Board of Directors
Birch Bay Village Community Club, Inc.
8055 Cowichan Road
Blaine, Washington 98230

Dear Directors:

You have requested that we audit the financial statements of Birch Bay Village Community Club, Inc., which comprise the balance sheet as of December 31, 2025, and the related statements of revenues, expenses, and changes in fund balances, and cash flows for the year then ended, and the related notes to the financial statements. We are pleased to confirm our acceptance and our understanding of this audit engagement by means of this letter.

The objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America (GAAS) will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements

Supplementary information about future major repairs and replacements is required by the Financial Accounting Standards Board (FASB). Although we will apply certain limited procedures with respect to the required supplementary information, we will not audit the information and will not express an opinion on it.

Auditor Responsibilities

We will conduct our audit in accordance with GAAS. As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We will also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. However, we will communicate to you in writing concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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- Conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Birch Bay Village Community Club, Inc.'s ability to continue as a going concern for a reasonable period of time.

The determination of whether funds designated for future major repairs and replacements are adequate to meet such future costs is outside the scope of the engagement. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with GAAS.

Our responsibility as auditors is limited to the period covered by our audit and does not extend to any other periods.

Risk Assessment and Audit Procedures

An audit includes examining, on a test basis, evidence supporting the transactions recorded and amounts disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from errors, fraudulent financial reporting, misappropriation of assets, or violations of laws or governmental regulations that are attributable to the Association or to acts by management or employees acting on behalf of the Association.

An audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

Based on our knowledge of Birch Bay Village Community Club, Inc., expected significant risks and our audit approach to these risks may include, but are not limited to the following:

- Fraud due to management override; procedures may include obtaining an understanding of internal controls through interviewing management and/or those charged with governance.
- Misstatement of cash; procedures may include review of cash and investment balance reconciliation(s) to bank balances and confirmations with financial institutions.
- Misstatement of investments and interest income; procedures may include identifying discounts, premiums, realized and unrealized gains and losses and reconciling to bank balances and confirmations with financial institutions.
- Misstatement of receivables and revenues; procedures may include review and inquiry of receivable balances and their collectability and write-offs.
- Misstatement of prepaid expenses and other assets; procedures may include recalculation of balances on contracts extending past year-end.
- Misstatement of property and equipment and depreciation; procedures may include review of general ledger detail for purchases of property and equipment, review of invoices, client inquiry, and when applicable, recalculation of expected depreciation and accumulated depreciation.
- Misstatement of payables and expenses; procedures may include search for unrecorded liabilities.
- Misstatement of lease obligations; procedures may include identifying terms and conditions of leases, type of lease, measurement and recognition of related lease assets and liabilities.

- Misstatement of income taxes; procedures may include review of income tax return for the year then ended.
- Misstatement of contract liabilities; procedures may include recalculation of expected year-end balance and review of activity posted to account(s).
- Misstatement of fund balance; procedures may include review of prior year ending audited/reviewed balance and review of activity posted in the fund balance account(s).
- Misstatement of other income, operating expenses, and major repair and replacement expenditures; procedures may include analytics, review of general ledger detail, select invoices, reserve study, and inquires of management.
- Misstatement of payroll; procedures may include recalculation of expected expense based on quarterly and annual payroll reports that tie directly to the payroll expense accounts.

Management Responsibilities

Our audit will be conducted on the basis that management and/or those charged with governance (parties would include the Board of Directors, Management Company (if applicable) and other person or entities contracted or authorized by the Board to fulfill the Board's fiduciary duties) acknowledge and understand that they have responsibility:

- a. For the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America;
- b. For the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error;
- c. To provide us with:
 - i. Access to all information of which management is aware that is relevant to the preparation and fair presentation of the financial statements, including the disclosures, such as records, documentation, and other matters;
 - ii. Additional information that we may request from management for the purpose of the audit;
 - iii. Unrestricted access to persons within management from whom we determine it necessary to obtain audit evidence;
 - iv. A written acknowledgement of all the documents that management expects to issue that will be included in the annual report and the planned timing and method of issuance of that annual report; and
 - v. A final version of the annual report (including all the documents that, together, comprise the annual report) in a timely manner prior to the date of the auditor's report.
- d. For including the auditor's report in any document containing financial statements that indicates that such financial statements have been audited by us;
- e. For identifying and ensuring that Birch Bay Village Community Club, Inc. complies with the laws and regulations applicable to its activities;
- f. For adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the current year period(s) under audit are immaterial, both individually and in the aggregate, to the financial statements as a whole.
- g. For acceptance of nonattest services, including identifying the proper party to oversee nonattest work;
- h. For maintaining adequate records, selecting and applying accounting principles, and safeguarding assets;
- i. For informing us of any known or suspected fraud affecting the entity involving management, employees with significant role in internal control and others where fraud could have a material effect on the financials;
- j. For the accuracy and completeness of all information provided.
- k. For the preparation of the supplementary information in conformity with U.S. generally accepted accounting principles.
- l. For including our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon.

As part of our audit process, we will request from management written confirmation concerning representations made to us in connection with the audit.

Nonattest Services

With respect to any nonattest services we perform, we will not assume management responsibilities on behalf of Birch Bay Village Community Club, Inc. However, we will provide advice and recommendations to assist management of Birch Bay Village Community Club, Inc. in performing its responsibilities.

Birch Bay Village Community Club, Inc.'s management is responsible for (a) making all management decisions and performing all management functions; (b) assigning a competent individual to oversee the services; (c) evaluating the adequacy of the services performed; (d) evaluating and accepting responsibility for the results of the services performed; and (e) establishing and maintaining internal controls, including monitoring ongoing activities.

Although the preparation of the financial statements will be a part of the engagement, the AICPA has determined that the preparation of financial statements, including the related notes to the financial statement, is a "non-attest service" requiring a competent individual to oversee the engagement. This competent individual is not required to have the technical skills possessed by the CPA, rather, this individual is required to understand the engagement to the extent necessary to ask relevant questions if necessary. This competent individual will most likely be the Board Treasurer, an Officer of the Association, or a designee such as a manager or community management accountant who is familiar with Association finances. This individual should also be involved with reviewing the draft and approving year-end adjustments. If we believe the competent individual needs to be aware of a tax issue, we will contact you. Since most tax returns are informational with no tax due, no further procedures are expected. By indicating the competent individual's name on the engagement letter below and signing the engagement letter, it is understood that this individual is willing and able to perform such services on behalf of the Association. We have included a copy of our Treasurer's Accounting Handbook & Procedures Manual for reference to help with answering any questions the competent individual may have. No additional training is necessary. No further assertions will be required from the competent individual.

Reporting

We will issue a written report upon completion of our audit of Birch Bay Village Community Club, Inc.'s financial statements. Our report will be addressed to the board of directors of Birch Bay Village Community Club, Inc. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion, add an emphasis-of-matter or other-matter paragraph(s) to our auditor's report, or if necessary, withdraw from the engagement.

Engagement Administration, Fees, and Other

We understand that management will complete and return all requested confirmations and will locate any documents or support for any other transactions we select for testing. We may request written representation from your attorney as part of the engagement.

If you intend to publish or otherwise reproduce the financial statements and make reference to our firm, you agree to provide us with printers' proofs or masters for our review and approval before printing. You also agree to provide us with a copy of the final reproduced material for our approval before it is distributed.

During the course of the engagement, we may communicate with you or your personnel via fax or e-mail, and you should be aware that communication in those mediums contains a risk of misdirected or intercepted communications.

Regarding the electronic dissemination of audited financial statements, including financial statements published electronically on your Internet website, you understand that electronic sites are a means to distribute information and,

therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

With regard to the electronic dissemination of financial statements, including financial statements published electronically on your Internet website, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

Professional standards prohibit us from being the sole host and/or the sole storage for your financial and non-financial data. As such, it is your responsibility to maintain your original data and records and we cannot be responsible to maintain such original information. By signing this engagement letter, you affirm that you have all the data and records required to make your books and records complete.

The timing of our audit will be scheduled for performance and completion upon receipt of all requested information. Typically, audit procedures will take two to three months.

We estimate that our fee for the audit will range between \$16,500 and \$20,000. You may also be billed for travel and other out-of-pocket costs such as bank confirmations, attorney letters, report production, typing, postage, etc. The fee estimate is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs. If the information requested to perform the engagement is not provided in the manner requested, or our inquiries are not answered in a timely manner, there may be an additional fee, at standard hourly rates, to finish the engagement.

The Association agrees to provide Schwindt & Co. items to finalize the audit with a signed management representation letter with the proposed adjusting journal entries, if applicable, and items to finalize the audit within 45 days after the audit draft is issued. If the requested signed documents are not provided within this time frame, additional fees may apply.


The audit documentation for this engagement is the property of Schwindt & Co. and constitutes confidential information. However, we may be requested to make certain audit documentation available to the state Board of Accountancy pursuant to authority given to it by law or regulation, or to peer reviewers. If requested, access to such audit documentation will be provided under the supervision of Schwindt & Co's personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the state Board of Accountancy. The state Board of Accountancy may intend, or decide, to distribute the copies of information contained therein to others, including other governmental agencies.

We may from time to time, and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers, but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

Please sign and return the attached copy of this letter to indicate your acknowledgment of, and agreement with, the arrangements for our audit of the financial statements including our respective responsibilities.

We appreciate the opportunity to be your certified public accountants and look forward to working with you and your staff.

Respectfully,



David T. Schwindt, CPA
Schwindt & Co.

RESPONSE:

This letter correctly sets forth the understanding of Birch Bay Village Community Club, Inc.

We have designated the following individual with suitable skills, knowledge, and experience to oversee Schwindt & Co.'s preparation of the Association's financial statements.

Name: _____

Title: _____

Summary of Fees:

- Financial Statement Audit Engagement for the year ended December 31, 2025 - \$16,500-\$20,000

Acknowledged and agreed on behalf of Birch Bay Village Community Club, Inc.

Signature: _____

Title: _____

Date: _____

The person signing this engagement letter has read and understood the terms included herein. This person also has the authority to sign the engagement letter on behalf of the Association. In the event an agent signs this engagement letter, the Board of Directors has approved the engagement letter and given permission for the agent to sign on its behalf.



Date: January 22, 2026
From: David Franklin, GM
To: BBVCC Board of Directors
Subject: Reserve Transfer Requests

The following transfer requests cover interfund activities through the month of December. Management requests the Board approve the following reserve transfers:

1. Authorization to transfer **\$2,964.88** from Operating to Marina Reserves to reimburse for the following:

Item	Amount
Special Assessments collected by Op	6,072.88
Marina Expenses paid by Op	(3,108.00)
Total	\$2,964.88

2. Authorization to transfer **\$1,800.00** from Roads & Drainage to Operating Reserves to reimburse for the following:

Item	Amount
Welch Ecological	(1,800.00)
Total	\$(1,800.00)

3. Authorization to transfer **\$3,234.56** from General Reserves Operating Reserves to reimburse for the following:

Item	Amount
NW Tech - Security Cameras	(3,234.56)
Total	\$(3,234.56)

Motion: I move that the BBVCC board authorizes the General Manager to transfer **\$2,964.88** from Operating to Marina Reserves, **\$1,800.00** from Roads & Drainage to Operating Reserves, and **\$3,234.56** from General Reserves to Operating Reserves to balance interfund transfers for the month of December 2025.



8055 Cowichan Road
Blaine, WA 98230
Office: 360-371-7744
www.bbvcc.com

January 22, 2026

To: Birch Bay Village Board of Directors

From: David Franklin, GM

RE: 2025 Member Excess Member Income Transfer to Reserves

The Treasurer and the General Manager were authorized by the Board to work with our auditor to determine fiscal year 2025 excess member income over member expense and transfer those funds from Operating to Reserves to preserve the potential to limit taxable income in both 2025 and 2026. The ability to file the 1120 instead of the 1120H, reduces the tax rate from 30% on non-member income to 21%, but there needs to be minimal excess member income over expense, otherwise it is taxed in the next tax period. Based on the information provided below, BBVCC will reduce its tax liability by roughly \$15,000. Netted against the increase cost of filing the 1220, brings the savings to approximately \$10,000.

Based upon the draft balance sheet and profit and loss for 2025, our auditor recommend that Birch Bay Village Community Club, Inc. transfer **\$260,000 from the operating fund to the reserve fund on or before December 31, 2025** to ensure the ability to file Form 1120 for tax year 2025 and to minimize or eliminate the excess member income over member expense carryover to tax year 2026. In addition to transferring \$260,000 from the operating to the reserve fund by year end, the auditor recommends the following to also occur:

1. The operating and reserve budgets for 2025 would need to be updated to reflect the transfer from operations to reserves.
2. Meeting minutes should document the board decision for the transfer.
3. The next reserve study prepared should reflect the 2025 transfer from operations to reserves.

The \$260,000 was transferred on December 31st, 2025 from Operating to General Reserves as a placeholder, but there are other options to be considered. The Ffunds could be:

1. Transferred equally between reserve funds (General, Marina, and Roads)
2. Transferred to the reserve that has the lowest percentage of funding (Marina)
3. Some other allocation

The GM recommends that the Board allow the Finance Committee to review the transfer and make a recommendation to the Board for allocations of the funds.



**RESOLUTION OF THE BOARD OF DIRECTORS
BIRCH BAY VILLAGE COMMUNITY CLUB
(BBVCC)**

**BIRCH BAY VILLAGE COMMUNITY CLUB, INC.
POLICY RESOLUTION NO. _____**

PURPOSE:

The purpose of this Resolution is to develop and implement a “Board of Directors Volunteer Recognition Program” honoring the BBVCC Volunteers.

WHEREAS;

The BBVCC Bylaws (under sections: 4.4 (a), 5.11, 7.1, along with RCW 64.38 Regulations provides that the BBVCC Board of Directors has the authority to develop, modify / or implement reasonable Rules and Regulations and Processes for clarification / or management purposes of the Club, and

WHEREAS;

Birch Bay Village Community Club (BBVCC) has seven (~~8~~7) Standing Committees as follows:

- | | |
|--------------|--|
| 1. Marina | 5. ACC |
| 2. Golf | <u>6. Lakes/Drainage</u> |
| 3. Finance | <u>6-7. Safety & Security</u> |
| 4. Elections | <u>7-8.</u> Buildings/Ground and |

WHEREAS;

The Board of Directors is also made up of all volunteers and

WHEREAS;

All Standing Committees, (including other volunteer committee’s) as well as the Board of Directors, have a total of 7 volunteers who routinely (and “freely”) give their time, efforts, and hard work to manage and maintain Birch Bay Village Community Club’s Assets, Common Areas, Rules, Regulations, Covenants, Bylaw’s, Finances, Elections, Member Communications, and,

WHEREAS;

These BBVCC volunteer groups have literally saved BBVCC and its members thousands of dollars per year by NOT having to pay for these services with direct hires or an HOA Management Firm and,



WHEREAS;

In the history of BBVCC and over the many years, the total amount of money saved to BBVCC members (and by these volunteer groups), would run into the millions of dollars, without ANY formal recognition for their volunteer services.

NOW, THEREFORE;

Be it resolved that the 2025 Board of Directors is hereby implementing a;

“Board of Directors Recognition Dinner”

Be it Further Resolved that:

1. The Board of Directors will host the Recognition Dinner at the BBVCC Clubhouse on an annual basis,
2. The Recognition dinner will take place the first week of May each year unless directed otherwise by the current existing Board, or the Board voting to dissolve this Resolution,
3. The Planning for the event will be conducted by General Managers staff and at least one Board member,
4. All members of the “Standing Committees” and their significant others (as well as other volunteer committee members and significant others as determined by the Board), shall be invited to attend the event,
5. Funding for the Recognition Dinner shall be budgeted for during each annual Budget Cycle,
6. Pictures and articles of the Recognition Event shall be distributed to the membership in the BBVCC Newsletter.

This Resolution was adopted by the Board of Directors on _____, 2025 and takes effect _____.

BIRCH BAY VILLAGE COMMUNITY CLUB, a Washington nonprofit corporation.

Signed by:

_____ BBVCC President Date: _____

ATTESTED TO BY:

_____ BBVCC Secretary Date: _____