

GUN CREEK HOA • OWNERS MEETING

State of the Association

A community update on expenses, collection performance, and the association's current financial position.

Year to date · Jan 1–Aug 27, 2026

129 lots

* The delinquency percentage decreased as additional homes were added to the association; this does not indicate that past-due balances were paid.



EXPENSE OVERVIEW

Where every dollar went.

TOTAL EXPENSES

\$21,247.86

All posted HOA expenses in 2026

GROUNDS

\$17,261.15

81.2% of total expenses

LARGEST SUBCATEGORY

\$16,457.74

Landscaping · 11 entries

NON-GROUNDS

\$3,986.71

Taxes, insurance, administration, and banking

Expense categories

Full category view

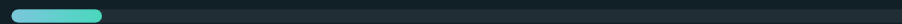
Amount, share of total, and relative scale

Grounds · 13 entries



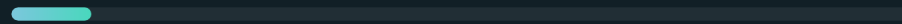
\$17,261.15 · 81.2%

Taxes · 8 entries



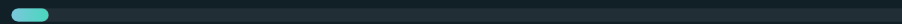
\$1,721.19 · 8.1%

Insurance · 2 entries



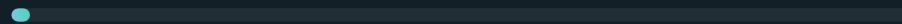
\$1,519.00 · 7.1%

Office & admin · 9 entries



\$706.68 · 3.3%

Finance & banking · 3 entries



\$39.84 · 0.2%

EXPENSE DETAIL

Expense activity by subcategory.

03

35 posted entries
Total · \$21,247.86

SUBCATEGORY	CATEGORY	ENTRIES	AMOUNT	SHARE
Landscaping	Grounds	11	\$16,457.74	77.5%
Municipal	Taxes	8	\$1,721.19	8.1%
Insurance	Insurance	2	\$1,519.00	7.1%
Pond Maintenance	Grounds	1	\$674.24	3.2%
Postage	Office & Administration	5	\$596.37	2.8%
Lawn Treatment	Grounds	1	\$129.17	0.6%
Software / Office Technology	Office & Administration	2	\$55.36	0.3%
Office Supplies	Office & Administration	1	\$46.97	0.2%
Bank Fees	Finance & Banking	3	\$39.84	0.2%
Website and Domain	Office & Administration	1	\$7.98	0.0%

COLLECTIONS OVERVIEW

88.7% collected. Legacy balances remain.

04

Current-year activity
and total open receivables

2026 ASSESSMENTS

\$34,080.13

Total posted in the selected period

PAYMENTS RECEIVED

\$30,218.37

88.7% of 2026 assessments

2026 COLLECTION GAP

\$3,861.76

Assessments less payments posted this year

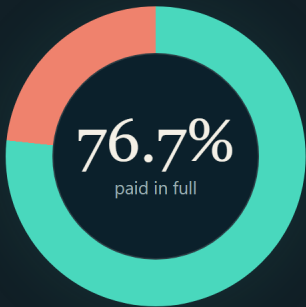
TOTAL OVERDUE

\$26,969.15

Includes balances carried from prior periods

Lot payment status

Current balance position



● Paid in full	99
● Overdue	30
● Current balance due	0
● Separate owner credits	\$424.00

Receivables aging

96.2% is 90+ days

Open balance by age

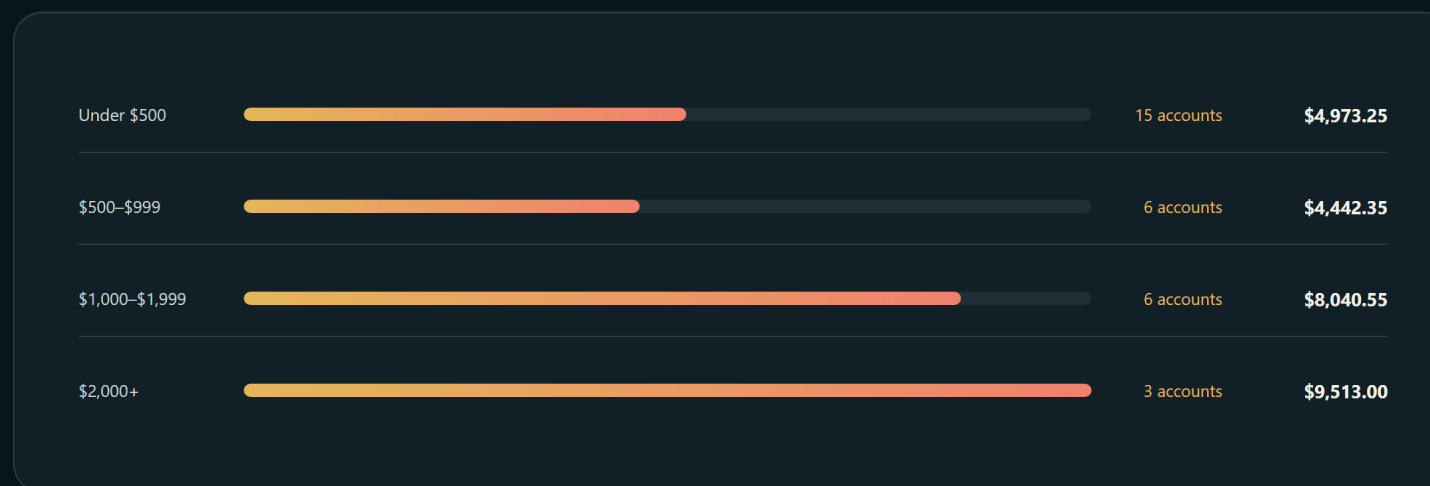
Not overdue		\$0.00
1–30 days		\$0.00
31–60 days		\$1,036.50
61–90 days		\$0.00
90+ days		\$25,932.65

The aging is not a recent-month issue. \$25,932.65 — 96.2% of open receivables — is more than 90 days old.

COLLECTIONS DETAIL

Overdue balance bands.

30 overdue accounts
\$26,969.15 total



Proposed Fee & Enforcement Schedule.

Presented August 27, 2026
Subject to Board approval

06

OWNER SERVICES		
Assessment Certificate Upon a qualifying written request	\$200 / certificate	
Architectural Plan Review Due when plans are submitted for review	\$100 / application	
Architectural Certificate Upon a qualifying exterior-compliance request	\$100 / certificate	
Copies of Association Records Copies, media, or postage; estimate when practicable	Actual reasonable cost	
Voluntary Service or Facility Optional service; price disclosed in advance	Service-specific rate	
ASSESSMENTS & DELINQUENCY		
Annual Maintenance Assessment Separate annual budget, schedule, and notice	Set by annual budget	
Special Assessment Subject to required hearing, vote, and approval	Separately approved	
Late Charge One time after more than 10 days delinquent	10% of overdue amount	
Delinquent-Assessment Interest After more than 30 days; begins January 1, 2027	11% simple / year	
Collection Costs & Attorneys' Fees Only when reasonably incurred and documented	Actual reasonable cost	
VIOLATION ENFORCEMENT		
First Written Notice Day 0; provides 30 calendar days to cure	\$0	
Second / Final Notice Additional 30 days and notice of hearing opportunity	\$0	
Confirmed Discrete Violation No earlier than Day 61; written determination required	\$100 / occurrence	
Continuing Condition Violation No earlier than Day 61; one cap per continuous condition	\$33.34 / day · \$1,000 max	
Repeat Violation Similar violation within 12 months after correction	\$250 / occurrence	
Successful Enforcement Action When the Association successfully brings an action	Actual documented cost	
Owner-Caused Lien Discharge Specially assessed to the responsible Owner(s)	Actual documented cost	
Proposed effective date · September 1, 2026		
11% interest effective · January 1, 2027		
Monetary fines begin no earlier than Day 61		
\$1,000 maximum for one continuous condition		

2027-2030 PLANNING

Grounds & Snow Contractor Comparison.

07

Landscaping and snow services
Three-year proposal view

COMPANY	2027/28	2028/29	2029/30	THREE-YEAR TOTAL
Moonlight LOWEST TOTAL	\$23,570.00	\$24,041.40	\$24,522.23	\$72,133.63
Villani	\$24,221.34	\$24,988.85	\$25,723.61	\$74,933.80
Aaron's — estimated*	\$31,666.67	\$31,666.67	\$31,666.66	\$95,000.00
Beaver	\$48,720.00	\$50,351.27	\$51,982.50	\$151,053.77

LOWEST THREE-YEAR TOTAL
\$72,133.63

VILLANI VS. LOWEST
+\$2,800.17

HIGHEST-TO-LOWEST SPREAD
\$78,920.14

* Aaron's annual figures are estimated allocations of its stated \$95,000 three-year total. Comparison is for decision support; original proposals control if a discrepancy exists.

Development of Open Space.

A defined public process
before construction can begin

08

● Board responsibility

● Homeowner participation

● Board decision

● Association delivery

01 • DEVELOP THE PROPOSAL

Led by the Board

1

Preliminary Planning

Review the concept, site and pond constraints, costs, maintenance, and possible phasing.

2

Authorize Development

Prepare a detailed preliminary plan and funding approach.

NOT APPROVAL TO BUILD

3

Formal Board Proposal

Vote to initiate the proposal under Declaration Section 4.08.

4

Owner Notice

Send the plan, improvements, funding approach, hearing process, and date to all owners.

02 • HOMEOWNER PARTICIPATION

Questions, comments, written feedback, and petition rights

5

Public Hearing

Homeowners may ask questions and provide oral or written comments.

10-60 DAYS AFTER INITIATION

6

Petition Right

Before the final vote, owners representing at least 51% of all Lots may submit written opposition and prevent approval.

51%+ CAN STOP THE PROPOSAL

03 • FINAL DECISION & DELIVERY

Board decision followed by Association implementation

7

Final Review & Vote

Consider owner input and revisions, then hold the final vote 15-45 days after the hearing.

8

Approval Threshold

Approval requires two-thirds of the entire Board.

CURRENT BOARD - 2 AFFIRMATIVE VOTES REQUIRED

9

Implementation

After approval: final design, engineering, permits, contractor selection, and phased construction.

QUESTIONS & NEXT STEPS

Let's keep the conversation going.

Stay informed, share your questions, and watch for formal notices about upcoming decisions and community meetings.

01 · REVIEW

Today's information

Review the financial update, proposed schedule, and community planning items.

02 · ASK

Questions & feedback

Contact the Board with questions or comments following the meeting.

03 · WATCH

Formal notices

Look for future notices, hearing dates, and opportunities to participate.

COMMUNITY WEBSITE

guncreekhwa.org



EMAIL THE BOARD

board@guncreekhwa.org



Thank You.

GUN CREEK HOA

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