

Greenbank Beach and Boat Club/Homeowners Association (GBBC/HOA)
Minutes of the Monthly Meeting
December 9, 2024

Diana called the meeting to order at 6:09 PM. It was held via Zoom.

Attending were Eddie Accame, Diana Butler, Michael Cuddy, and Tim O'Brien, Mike Hopkins and Shannon Pitton's absences were unexcused. There was a quorum.

Review of Agenda

The agenda was approved as sent out previously with the addition of approval of the resolution regarding merging checking accounts for GBBC and HOA.

Approval of Minutes

Michael moved to approve the minutes of the November 11, 2024 monthly meeting of the GBBC. The motion was seconded and approved unanimously.

CONSIDERATION OF OPEN ISSUES

Treasurer's Report – Tim

Tim gave the reports on both the GBBC and the HOA finances, along with the bills that need to be paid.

- There was an issue with a check made out to Branch Business last month being altered by 60 cents. No one on the board knew anything about it. Tim will speak to Dawn Wilson at Branch Business to see what she knows.
- Tim asked Branch Business for information on accounts, but there was no response prior to this meeting. Tim anticipates receiving this regularly, and making it part of the monthly treasurer's report.
- Eddie moved to approve the reports and pay the bills. The motion was seconded and passed unanimously.
- The board is in favor of switching from paper checks to electronic checks for payment of bills where possible.

Resolution 2024-2 Merging GBBC and HOA Monies into One Checking Account

The board discussed the resolution (attached) and continued to be in agreement with the November decision to merge the bank accounts. Eddie moved to approve the resolution. The motion was seconded and passed unanimously.

- Branch Business will continue to keep two separate charts of accounts for the GBBC and for the HOA. The only thing that changes in that all the money is maintained in one checking account which Branch has asked for to make accounting simpler and to permit some form of electronic payments.
- The board wants accounting numbers which will make it possible to know who a member is sending money to, and for what. This needs to be explained to Branch Business.
- Diana reminded the board that we have discussed a proposal to have one bill sent per year for both the GBBC and the HOA payments. This would save hundreds of dollars in

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mailing costs, and allow those who want to, to send various annual payments in at the same time. Those who prefer to pay in smaller installments would be able to do so over a period of three or four months, without financial penalty.

- Having one bank account will allow members to pay electronically, which is another request a number of members have made.
- Both these points are things the board should bring to the annual meeting for the community to decide.
- Branch will expand their bookkeeping services to include generating all the monthly reports for the treasurer who will then review them and present them to the board. They will also handle whatever type of electronic payments are put in place, whether that is the option to pay by credit card with the fee paid by the person who uses that option; or whether it is by ACH debit card. In either case this will necessitate a monthly bank fee paid by the GBBC/HOA.

Tech and Website Report - Eddie

Eddie had nothing to report.

Beach Permit Report – Michael

Michael has been unable to get a status update from the woman at Island County Planning who is in charge of our permit process for the beach road repair. This is unusual as she has previously been very responsive. Michael will continue to contact her.

Recap of GBBC Board Decisions on ARC Requests

Diana read the findings (attached) of the board's November discussion and decisions regarding the three requests the ARC committee brought in October. The board members agreed that it captured the board's intent regarding the requests. Michael pointed out that it should be stated that the garage in question, with living quarters above it, cannot exceed 15 feet in height, and that this should be made clear to the owners. Diana will add that to the statement and send it to Cyndy King, chair of the ARC.

Beach Report – Diana

Jim Caveness repainted the damage done to the beach gate by the permitting sign which was affixed to it with tape for a few days. The raised road is doing what it was designed to do in keeping out the water during king tides, which have not been record-setting this year. Michael said the beach garbage was full, and that he would take care of it.

Beach Key Report – Mike Hopkins

There was no report from Mike.

Landscaping – Diana

Diana will work on getting a new contract with the Etzells and report on this in January.

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Board Development Meeting for January – Diana

The board agreed to meet on January 6 at 6 PM via Zoom to continue the study of the CC&Rs.

Annual Meeting Preparations – Diana

Previous GBBC treasurer, Richard Loughead, has agreed to help Tim prepare the budget for 2025. The proposed budget needs to be approved at the January board meeting. It will be sent to members three weeks in advance of the annual meeting on February 15. Tim will ask Branch Business for a year-end accounting so he can make the budget.

CONSIDERATION OF NEW ISSUES

Christmas Cookie Exchange for 2025 – Diana

The board agreed to hold a Christmas cookie exchange for the community on December 7, 2025 at the Greenbank Progressive Club. We will reserve the club soon to be sure of its availability. One of our community members has agreed to chair the event. Board members will be on hand to assist.

Reserving Greenbank Progressive Club

The board approved reserving the Greenbank Progressive Club now for the proposed Christmas cookie exchange on December 7, 2025 and for the annual meeting on February 14, 2026.

Board Member Comments

There were no board member comments.

The meeting was adjourned at 7:05 PM.

The next meeting will be Monday, January 13, 2024, via the Zoom link on the website.

Minutes prepared by
Diana Butler, President

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GREENBANK BEACH AND BOAT CLUB/HOMEOWNERS ASSOCIATION

Board Resolution No. 2024-2

Creation of One Checking Account for the Greenbank Beach and Boat Club

December 9, 2024

Whereas prior to 2017, the Holmes Harbor Water Company (HHWC) collected an Annual Association Fee levied by the Holmes Harbor Estates community for purposes which today are considered Homeowners Association (HOA) responsibilities, and put them into the same account as the water company fees, and

Whereas under the Revised Code of Washington (RCW 64.38.12) the HOA is “the body, regardless of name, with primary authority to manage the affairs of the [homeowners] association” and

Whereas in 2016 as the Holmes Harbor Water Company explored funding by the United States Department of Agriculture (USDA) for the re-piping of the neighborhood, the USDA told the HHWC that they would not be eligible for any funding as long as they acted as the HOA, and

Whereas the Holmes Harbor Estates community voted at the Annual Meeting in 2017 to move the Annual Association Fees to the Greenbank Beach and Boat Club (GBBC), to enable HHWC to be eligible for USDA funds and

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Whereas the GBBC established a separate checking account for those fees and has maintained them in a separate account since, and

Whereas current accounting practices, and the recommendation of the GBBC's business agent, Branch Business, are that there be only one checking account for ease of bookkeeping, and to permit offering electronic payment options to members,

Therefore be it resolved that the Greenbank Beach and Boat Club shall have one checking account for the fees and expenses of the GBBC, and for the fees and expenses of the HOA, with a separate chart of accounts for each, and that separate savings accounts for the GBBC and the HOA shall continue to be maintained.

Adopted this 9th day of December, 2024

Signed

Diana Butler

Diana M. Butler, President

Michael Cuddy

Michael Cuddy, Secretary

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**Findings of the GBBC/HOA Board
for Requests Brought by the Architectural Review Committee, October 2024**

1. Request for Conditional Approval of Building for Block 1, Lot 3
 - The board found that the homeowner’s proposed plans meet the Covenant, Codes and Restrictions (CC&Rs) requirements.
 - The following proposal was adopted by the board:
 - The GBBC extends conditional approval for building plans proposed by the owner of Block 1, Lot 3. The conditions are:
 - A signed commitment by the owner to stay current on all GBBC/HOA and HHWC payments in the future.
 - Confirmation by Branch Business of no balances owing for either the GBBC/HOA or HHWC at the time the approval is granted.
 - Placement of witness pole following the demolition of the existing structure. The new house will not exceed the 15’ height restriction
2. Request for Approval of Living Quarter Above Garage During House Construction
The owner of Lot TRC.4. wants to build a garage with living quarters above it and live there while the house is constructed.
 - The board determined that living above a garage during the nine month construction period is permitted.
 - The board cited Article IX, “Temporary Structures,” in the CC&Rs which states that a temporary dwelling, which includes garages, is permitted for nine months following the initiation of construction and that “the temporary structure shall be connected to a proper and adequate septic tank.” The length of the construction period is determined by the placement of building materials on the lot. (Article IV. Dwelling Cost, Quality and Size)
 - Article IX also states that accessory buildings, including but not limited to garages, can’t be lived in except for the nine month period of construction. Therefore, it is permissible to live above the garage during the nine-month construction period, but not after that time.
 - The intent of both the Bylaws and the CC&Rs is clear: only one single family dwelling is permitted per lot.
3. Request for Height Variance
Potential buyers for Lot 2.6 at the end of Nettle, abutting Greenbank Farm, would like to build a house higher than 15 feet and request a variance in the height restriction imposed in the CC&Rs. They state that they would not be blocking anyone’s view. The board denies the request for a height variance. The Board’s primary obligation is to enforce the CC&Rs and has no choice but to maintain the 15’ height limit. Multiple courts of law have upheld this very question on behalf of the GBBC. The only lots which are exceptions to this covenant are detailed in the CC&Rs.