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 **GCOW HOA 2025 Special Assessment – Frequently Asked Questions**

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**Q1: Why isn't the reserve fund being used to reduce the \$300 assessment?**

**A:** While our reserve fund is growing, it is not large enough to cover the proposed improvements. The Board has chosen to preserve the existing reserve fund for unforeseen emergency repairs, in alignment with responsible financial planning. Using those funds now would leave the HOA vulnerable if unexpected issues arise in the future.

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**Q2: Is there a required number of votes for the special assessment to pass?**

**A:** Yes. Per GCOW HOA bylaws, a quorum of 10% of residents (one resident per lot) must participate in the vote, and at least two-thirds (2/3) of those who vote must approve the assessment for it to pass. For example, if only 50 people voted, at least 34 would need to vote "yes" for it to be approved—but we still must meet the 10% quorum requirement.

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**Q3: When would each of the projects begin if the assessment is approved?**

**A:** Prepayment is required and will be made in 2025. All funds will be in a separate bank account specifically for these projects.

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**Q4: Has the Board looked into weed/vegetation removal at the pond before installing an aeration system?**

**A:** Yes. The aeration system is a long-term solution to improve water quality, prevent algae blooms, and reduce the need for chemical treatments. We are evaluating vegetation removal options in parallel, and we can also explore whether a pond management service should be engaged short-term before installation. Mike Pailer has done extensive research and weed/vegetation removal is only temporary and would have to be done repeatedly and can be costly.

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**Q5: Was more than one bid obtained for the pool replastering?**

**A:** Yes. The Board received multiple bids and selected Schilli Plastering due to their extensive experience, reputation, and scope of work. And Schilli Plastering has done work previously for GCOW Pool.

Here is the scope of work included in the bid:

- Remove all existing plaster
  - Remove existing tile (tile replacement is optional; the Board is evaluating potential savings if not replaced)
  - Clean and prep the surface (including acid wash)
  - Apply new plaster in two coats (scratch coat + finish coat)
  - Seal tile
  - Refill the pool to allow the plaster to cure properly
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**Q6: Why not adjust annual dues instead of doing a special assessment?**

**A:** Due to the HOA's governing documents, annual dues are capped at a **5% increase per year**, which is not enough to fund large-scale capital improvements like these. A special assessment allows us to complete necessary upgrades now, before costs rise further.

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**Q7: Why is a high-end aeration system being proposed for the pond?**

**A:** The selected system (PondHawk by Linne Industries) is designed for long-term use, with minimal maintenance, no exposed wires, and solar power. It's used on golf courses and municipal facilities across the U.S. The system is cost-effective over time, reduces algae and odors, and improves overall water quality and appearance – factors that contribute to higher property values, even for homeowners who don't live near the retention basin.

Importantly, there is no electricity available at the retention basin, which makes traditional aeration systems unfeasible without costly infrastructure work. The solar-powered PondHawk system eliminates that barrier while providing consistent performance year-round.

Mike Pailer, a community volunteer who has been working on pond maintenance and research for several years, conducted extensive evaluation of multiple options. Based on his findings and input from the Board, this system was determined to be the most reliable and cost-effective solution for improving water quality, reducing algae, and enhancing the overall appearance of the basin.

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**Q8: Why not share all bids in advance or online for transparency?**

**A:** All bids have been made available on the GCOW HOA website for residents to review at their convenience. Transparency is important to the Board, and providing digital access ensures everyone can make informed decisions.

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**Q9: Why are we talking about the pool now—did something change recently?**

**A:** While the pool is currently operational, the plaster is showing signs of age and deterioration. Waiting for a major failure would likely result in mid-season closure, costly emergency work, and draining/refilling the pool during summer. The off-season is the most cost-effective time to complete this work without disrupting residents.

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**Q10: The walking trail has been a problem for years. Why now?**

**A:** You're right – trail maintenance has been a concern for some time. However, prior to 2021, no maintenance work had been done, and the Board has been working to catch up after years of deferred upkeep.

In recent years, the Board has made progress:

- \$4,900 was spent in 2021 on initial trail-related maintenance
- \$10,214.13 was spent in 2023 to continue those efforts

While that work addressed some issues, budget limitations have prevented a full restoration. The proposed special assessment would allow us to finally complete necessary trail repairs to improve safety, usability, and appearance for all residents.

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**Q11: Can the Board legally do this? Don't the bylaws require spending within the fiscal year?**

**A:** According to the DCCRs, the special assessment must be approved, collected, and contractually committed within the year it is passed (2025). While the actual work may extend into 2026, the assessment itself may not, meaning no additional special assessment related to these projects can be carried into the following year.

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**Q12: How do we know another special assessment won't be proposed next year?**

**A:** The Board views this assessment as a catch-up after more than 22 years without major upgrades. Going forward, we are committed to improving long-term planning and building

reserves.

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**Q13: Why can't each improvement project be voted on separately?**

**A:** The Board carefully considered this option but ultimately determined that presenting the projects as a single package is the most equitable and effective approach.

By bundling the improvements together, we ensure that each area of the community - pool, retention basin, and walking trail - receives attention, so all residents see value in the investment. This "all or none" approach also avoids repeated special assessments and delays in needed repairs. These improvements to valuable assets of GCOW help all residents property value.

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**Q14: Why is the special meeting being held in the pool parking lot area?**

**A:** The Board chose the pool parking lot area to make the meetings as convenient and accessible as possible for residents. This location allows people to stop by, ask questions, and submit their ballots without needing to enter a formal facility.

We will have a tent for shade, a microphone to ensure everyone can hear questions and answers, and a limited number of chairs available. If you're concerned about seating, we encourage you to bring your own chair for comfort.

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**Q15: Did the Board consider expanding the current pool or building a new one?**

The Board's focus for this special assessment was on addressing immediate needs that impact the safety, function, and longevity of our existing community assets. A project such as expanding or building a new pool would require a significantly higher investment – well beyond what most residents would likely consider a reasonable assessment amount.

This proposal prioritizes essential repairs that preserve the value of our homes and maintain community safety, all while keeping the cost to homeowners as manageable as possible.

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