



CEDAR READER

NOVEMBER 2025

www.cedarridgehomeowners.com

Cedar Ridge Homeowners Association P.O. Box 7403 Bonney Lake WA 98391

CONTACT THE BOARD-

Cedar Ridge Homeowners
Association
P.O. Box 7403
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TREASURER

Joanie Davey lot#22
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Svetlana "Lana" Antohi lot#44
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Weathering the Storm- What a storm we had last week! The Board is aware that many fences were damaged. If you're repairing or replacing a fence that has already been ACC approved, NO additional approval is needed. We also understand it may take some time before the weather cooperates, so please take your time, stay safe, and don't worry.

We have a lot to be thankful for here in Cedar Ridge! Last month, we held our 35th Annual Meeting. Although attendance was light, important business was accomplished including Minutes.

- 2024 Annual Meeting Minutes were approved and are now posted on our website.

- 2025 Annual Meeting Minutes will be posted soon labeled as "pending" for your review. They'll be officially approved at next year's Annual meeting.

Budget Update- A presentation of the 2026 Budget was made at the Annual Meeting. A copy is attached to this newsletter for your review.

The Board is proposing an increase in the Annual Assessment from \$110 to \$125—a \$15 a year adjustment. This increase will help cover:

- Higher PSE power bills
- HOA insurance cost increases (see page
- A bi-annual maintenance schedule for trimming trees and refreshing bark around the front sign area

The Budget will be ratified at the November 17 Board Meeting. Please review the attached Budget Proposal and let us know if you have questions or concerns.

A quorum is not required to ratify the Budget. If the proposed Budget is voted down, last year's Budget will remain in effect until a new one is passed.

Bylaw Measures Pass- It is great news that both Bylaw measures passed!

- The measure to allow Quarterly Meetings passed unanimously with 34 votes. Thank you to everyone who voted! This change ensures that the Board holds at least five meetings per year (four regular Board meetings plus one Annual Meeting). The option remains open for future Boards to meet monthly if desired. We believe this structure has improved our productivity and will encourage more neighbors to get involved.

- The measure to send our Bylaws for attorney review also passed with 34 votes, including 20 in favor of beginning the review as soon as possible.

The Bylaws are now complete and ready to be sent to the attorney, but we would like to include some needed CCR changes also. The Board appreciates the approval to spend savings money on an attorney review and plan to do so soon but we would like to save the Association as much as possible by including some CCRs changes at the same time. Because we currently do not have a CC&R Rewrite Committee, the Board plans to pull together a few proposed CC&R updates, allowing documents to be reviewed together in one comprehensive legal process.

To get the conversation started, we've included a poll question in this month's newsletter to gather some initial input on our law direction from neighbors. The Board will also be sending out a more comprehensive survey with the December Cedar Reader, to collect a more detailed feedback and identify areas within the CC&Rs that may need clarification or improvement. This community input will...

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Scarlet Taft 8/6/53 - 10/17/25

It is with sadness that we say goodbye to our longtime neighbor and friend, Scarlet Taft. She passed away the morning of October 17th. Scarlet became part of our community in 1993, when she and her husband Mike, along with their son Jonathan, moved into Cedar Ridge. Over the years, she contributed greatly through her involvement on numerous committees, including Elections and Welcome. Her warmth and friendship meant so much to so many!



➡ CONTINUING FROM PAGE ONE

help ensure we capture all key changes before sending documents to the attorney for a review. If all goes according to plan, we aim to present the newly revised governing documents for homeowner's FINAL approval at the 2026 Annual Meeting.

Your feedback is invaluable! Please share your thoughts by participating in our text poll and upcoming survey or let us know if you'd like to help with the CC&R rewrite. We'd greatly appreciate additional volunteers to join in this important effort.

CC&R Community Poll- As we begin reviewing our CC&Rs, we'd like your opinion:

If our community has limited volunteer participation, should we consider simplifying compliance requirements? Fewer regulations could mean less enforcement work for Board

volunteers and less rules for neighbors to comply to. Less rules could also negatively impact homeowner's willingness to keep yards and homes to an acceptable aesthetic standard.

We want to hear from you! Please take our CC&R Opinion Poll on page 3.

Our Annual Meeting also had Board Election ballots for write-in candidates. No names were submitted to run, but 7 candidates received each one vote as a write-in. Two of the write-ins were Julie Summers and Lana Antohi. Julie and Lana of course are already serving and willing to continue through next year. Each of the other 5 candidate write-ins will be receiving a letter asking if they are willing to join our team by appointment. If anyone is interested let us know. We have a great team and would love to have you on Board!

Cedar Ridge also has several Committees open for volunteers and

other opportunities to lend a hand in 2026. Let us know if you want to serve or just help out in any capacity. As always it is up to all of you to make our community a place we all want to live in. ...It takes great neighbors to make a great neighborhood!

.-Julie Summers, President



A Quirky Quip-

My neighbor says his turkey cooks better when it's free-range. So now it just runs laps around the yard while the oven preheats. Fowl play? Maybe.



Neighbors helping Neighbors



Thank you to Mike Williams for helping the Board set up for the Annual Meeting and for those who were able to attend.

Thank you to Silvia Cooke and Jaeleen Jensen for tabulating the Ballots at the Annual Meeting!

Thank you to all the great neighbors who reached out to help fellow members weather the storm and clean up the mess!

Thank you to so many neighbors through out the years in our neighborhood who lent a helping hand to our friend and neighbor Scarlet Taft. You all are a shining example of what it means to be a great neighbor!

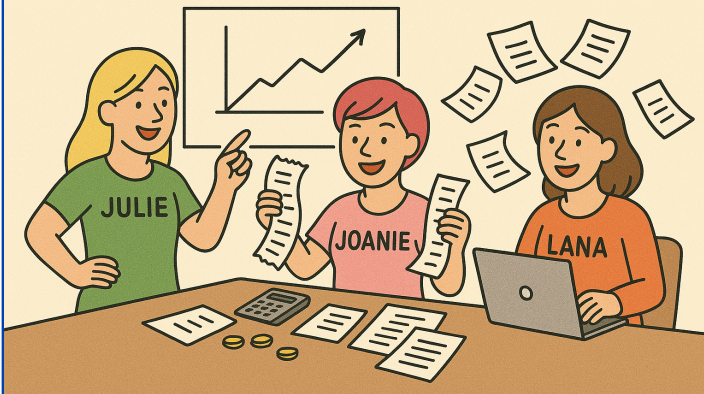


"Honesty is the best policy, but the Dishonesty policy has lower premiums."

NEW INSURANCE POLICY-

The HOA's Insurance provider recently notified the Board that it will no longer offer HOA coverage, as this type of policy has become a financial loss for many insurers. Premiums across the industry have risen significantly. Your Board researched several companies and worked with a broker from our original insurance company to secure the best affordable coverage for our neighborhood. The policy was our best deal and still is significantly more than last year. Yet we are pleased to report that our insurance coverage will continue without

BOARD IN ACTION



Two Board positions still available for appointments for 2026!

No new members have been added to the Cedar Ridge Board at this time, but we do have a few names from the ballots to consult with for potential appointments.

Current Board members Julie Summers, Joanie Davey, and Lana Antohi are serving terms that run through 2026. We're happy to serve and are open to appointing any interested individuals who would like to join our team!



Fall
As you grieve that
Summer is gone,
Fall scatters leaves from
dusk until dawn.
Be so kind to
pick up your share.
Your neighbors will see
you're considerate and
fair.
-JS

CC&R's TEXT OPINION POLL

The Board of Directors is conducting an opinion poll to gather community input on the level of rules and enforcement residents would like to see in our Covenants, Conditions, and Restrictions (CC&Rs)—that is, how much structure neighbors want to abide by and how much they expect future Boards to enforce.

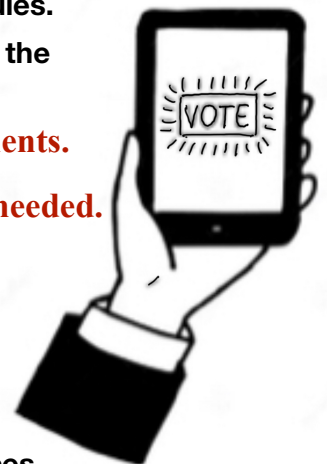
Your responses will help guide the overall direction of our governing documents. This poll is just the starting point—a more detailed survey will follow to collect input on specific areas, including possible eliminations, additions, or updates to existing rules.

Please reply with the letter that best reflects your household's current position on the type of rules future Boards should enforce:

- A – I am in favor of simplifying our CC&Rs with fewer compliance requirements.**
- B – I am in favor of keeping the current requirements but updating them as needed.**
- C – I am in favor of adding more rules to our CC&Rs.**
- D – Other (please specify).**

To participate- Text Julie Summers, CRHOA President at 206-940-3160 your name, lot#, and letter (**A, B, C or D**) of your vote.

Poll closes on November 24th. Thank you for taking your time for input! Your choices forms the direction of our next steps!



EVENTS

Board Meeting

November 17th

6:30pm (Lot#22)

20313 108TH Street Ct. E.



ACC PROJECTS

Homeowners are required to turn in ACC requests for exterior projects.

Forms are available on our website.

WWW.CEDARRIDGEHOMEOWNERS.COM

Contact the Board/ACC with any questions.



Find neighborhood forms,

documents and all the

latest on your neighborhood website.

www.cedarridgehomeowners.com

CRHOA MONTHLY TREASURER REPORT

October 2025

BEGINNING BALANCE

Checking	\$7,177.54
Savings	\$5,213.12
Reserve	\$4,501.97

= TOTAL BEGINNING FUNDS

\$16,892.63
(+ US Bank CD \$5,000)

INCOMING

Savings interest	\$0.05
Reserve interest	\$0.04

Dues (2025)	_____
Late fees	_____
Transfer fees	_____

= TOTAL INCOME

\$0.07

= TOTAL CHECKING

\$7,177.54

= CHECKING + INCOME

\$7,177.63

(Total beginning + Total Income)

= TOTAL AVAILABLE FUNDS

\$16,892.72
(+ US Bank CD \$5,000)

OUTSTANDING

DUES INCOME
(Number of Lots)

2025 0

ENDING BALANCE

Checking	\$5,248.83
Savings	*\$5,213.18
Reserve	\$4,502.01

=TOTAL ENDING FUNDS

\$14,964.02
(+ US Bank CD \$5,000)

EXPENSES

Annual Fees-	_____
State Corp. Fee	_____
P.O. Box	_____
Insurance	\$1,397.42

Storage	_____
Power	\$306.48
Water	\$128.96

Website	_____
Newsletter	_____
Office Supplies	_____
Postage	_____

Landscape	\$95.85
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Legal fees	_____
Rain Pros	_____
* Events	_____
* Committees	_____
* Contingency	_____
* Other	_____

=TOTAL EXPENSES

\$1,928.71

MONEY TRANSFERS

Checking to Reserve	_____
Checking to Savings	_____
Savings to Checking	_____
Other	_____

OUTSTANDING	_____
PAYMENTS MADE	_____

* EXPLANATORY NOTES -

* Savings + 1¢ to correct a July report error

Prepared by: Joanie Davey Date: November 1, 2025

Oops! Correction! Erratum!

It was pointed out to the Board that we in error stated in the October Newsletter the following ...

“Bylaws passage requires a lower **quorum** than CC&Rs, making it easier to pass.”

It is correct that CC&Rs do require more votes returned to pass, but the quorum remains the same for Both. Bylaws changes need 31 votes returned with the majority voting to approve.

CC&Rs changes require 46 votes returned with the majority voting to approve, which exceed the quorum number. Although it doesn't change the sentiment of the statement, we do apologize if we added to any confusion. We do our best. Thanks!



SPECIAL \$ NOTE- THIS NEWSLETTER TOOK MANY VOLUNTEER HOURS TO PRODUCE YET WAS FREE OF HOA CHARGE IN ITS PRINTING & PAPER

CEDAR RIDGE 2026 PROPOSED BUDGET

Operations	Proposed 2026	Change from 2025	YTD Spent 1/1/25-9/30	Anticipated Before 2025 yr end	Comments
Annual State Corp Fee	\$20	➡ same	\$20	\$0	
Annual P.O. Box	\$210	⬆️ +\$10	\$210	\$0	
Insurance	\$1400	⬆️ +\$550	\$0	\$1397.00 Oct paid	Our Insurance company stopped carrying HOA insurance. The Board shopped and used a broker for a new policy to get HOA the best deal.
Governance Documents Rewrite	- see note below (\$1800 fixed or \$2500 starting)		\$0		When ready we will spend from the Savings Account over the dues budgeted amount,. No special assessment is necessary.
Committees	\$50	⬇️ -\$100	\$13.98	\$0	
Contingency/Reserve fund	-see note below \$0	⬇️ -\$375	\$0		Emergencies if they arise come from this fund.No amount is to be allocated to this reserve account.
Events	\$400	⬆️ +\$200	\$218.80	Annual meeting cost?	2025 Board donated over \$300 in event supplies
HOA landscape Maintenance Fund	\$850	⬆️ +850	\$0		Half of bi-yrly landscaping. \$1700 every other year for trees & bark. That means that \$850 is saved and earmarked for 2027
HOA storage	\$480	⬇️ -\$20	\$320	\$160	Board savings from in house service.
Landscaping/ Sprinkler Service	\$3,150	⬆️ +\$150	\$4,177.76	\$95.85 Oct Paid/ Winterize sprinkler approx \$150	2025 spending included bark and tree trimming at \$1700. We want to establish a bi-yrly budget and schedule for this service.
Newsletter	\$0	⬇️ -\$200	\$0	\$0	Free print ,paper & delivery. Board savings
Office Supplies	\$165	⬆️ +\$15	\$33.61	Ink reimbursement	The Board anticipates envelopes, paper, ink. 2025 Board has used its own ink.
Postage	\$200	⬆️ +\$20	\$243.6		Board has hand delivered some letters to save.
Prof Fees/Legal/Leins	\$200	⬇️ -\$70	\$0		
Power	\$3,600	⬆️ +\$700	\$2,667.20	Approx \$900	PSE is much more expensive
Water	\$500	⬇️ -\$100	\$378.82	Approx \$120	Past 2023, 2024 high spending was due to leak or overwatering.
Website	\$150	⬇️ -\$50	\$150	\$0	
BOARD & HOA DUES Refund	—X				Board Members are now totally voluntary and pay dues too. No refunds or gain to Board Members.
	Below TOTAL 2026	Below TOTAL change	Below TOTAL 1/1-9/30/25 YTD	Below TOTAL anticipated 10/1- 2025 year end	Below TOTAL 2025 (YTD + approx yr end spending)
Preposed 2026 Spending	= \$11,375.00	⬆️ \$1,580	\$8,433.77	\$2825.85	= \$11,259.62
Preposed Income Dues 91 homes x \$125 per year	= \$11,375.00	⬆️ +\$15 per lot			

NOTES

- Annual dues increase of \$15 or **\$125** yearly per lot for 2026.
- The cost of the Rewrite fund will exceed the amount budgeted from our dues and will therefore be paid from our Savings Account. The Attorney quoted fixed fee of **\$1,800** for a legal review of the proposed rewritten Bylaws & CCRs (to be reviewed together once complete) to ensure they comply only with current laws. A more comprehensive review to address future WUCIOA-related changes starts at **\$2500** (\$350 per hour). The cost is lower if our governing documents are simplified — as fewer laws and pages mean lower review costs. The Board wants to save the most we can.
- We are exempt from a state required professional contingency review due to the costs of a review exceeding 5% of our budget. That said the Board has tried to insure that we are as prepared as possible for emergencies without requiring special assessments.