CEDAR READER

November 2026 www.cedarridgehomeowners.com

CONTACT THE BOARD-

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A Season of Thanks & New Beginnings! November is a wonderful time to slow down, count our blessings, and reflect on all the things that make our little neighborhood such a special place to call home. Here at Cedar Ridge, we have plenty to be thankful for, including wonderful neighbors, a caring community, and those who generously give their time to help keep our neighborhood running smoothly.

This Thanksgiving season, your HOA Board would like to extend a heartfelt **THANK YOU** to everyone who took the time to participate in our October Board elections. Including our Election Ballot Counters Jaeleen Jensen and Sherryl Pfaff. Whether you mailed your ballot, dropped it in one of our neighborhood ballot boxes, or brought it to the Annual Homeowners Meeting, your participation and support mean so much. We're happy to share some good news… we made quorum!

With a total of 40 ballots received, we reached the required quorum to officially certify this year's election. That's certainly something to be thankful for. Of course, we still have a little more to share about quorum (see page 2) and future electronic voting (see page 3) but we'll save that for a little later in this newsletter.

Your Election Results Are In. This year, we had five neighbors step forward to volunteer for five open positions on the Cedar Ridge HOA Board. We are pleased to announce your newly elected Board members and their vote totals:

- **Julie Summers** ……39 votes
- **Svetlana (Lana) Antohi** ….38 votes
- **Joanie Davey** ……38 votes
- **Meg Shaffer** ……37 votes
- **Jessica Hoppe** ……38 votes

Two New Faces at the Board Table. We are especially excited to welcome Meg Shaffer and Jessica Hoppe as our newest Board members.

Meg has been part of our Cedar Ridge community for many years and has generously helped with neighborhood events and projects along the way. We're delighted she's decided to make her involvement official by joining the Board. Jessica is one of Cedar Ridge's newest neighbors, and she's already jumping right in. With previous HOA Board experience and a willingness to lend a hand, she's a wonderful addition to our team.

Our returning Board members are especially grateful to have a few more helping hands around the table. As the saying goes, many hands make light work. And when it comes to keeping our neighborhood a wonderful place to live, a little teamwork goes a long way.

Our Governing Documents Rewrite Continues.. As discussed at our Annual Meeting, this is a big undertaking requiring plenty of time, research, and careful consideration. While progress continues, more work is needed before our attorney's review, which we plan to delay until the upcoming state law changes are finalized. This decision could save our Association thousands of dollars in unnecessary legal expenses. We do anticipate bringing some proposed amendments to homeowners for approval next year. A special THANK YOU to Sherryl Pfaff for her valuable behind-the-scenes rewrite assistance. We appreciate her dedication to this project. Watch for more details in future newsletters as we move forward!

Another important item on the agenda at our Annual Homeowners Meeting was the presentation of the proposed 2027 HOA budget by our Treasurer. And we have some good news to share…Thanks to continued responsible management of our neighborhood's finances, the Board is pleased to announce that annual HOA dues will remain at $125 for 2027. We know every dollar counts, and keeping our annual assessment affordable while continuing to care for our community remains a priority.

You'll find a copy of the proposed 2027 budget on page 5 of this newsletter. The budget is scheduled for ratification at our November 16th Board Meeting. As always, our Board meetings are open to all homeowners, and we encourage you to attend, stay informed, ask questions, and share your thoughts. After all, this is our neighborhood, and everyone's involvement helps make it better.

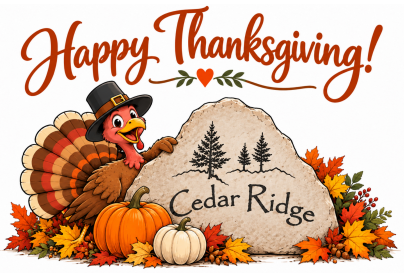
As we head into the holiday season and look forward to another year together, we're excited about what our expanded Board can accomplish. Fresh ideas, new perspectives, and familiar faces working side by side are all ingredients for a great year ahead.

From your Cedar Ridge HOA Board, we wish you and your families a Thanksgiving filled with warmth, laughter, good food, and plenty of reasons to be grateful.

And remember…

It takes great neighbors to make a great neighborhood!

-Julie Summers President





Can Fewer Make It Easier for More?

Why does something so simple have to be so complicated? Quorum! Such a small word that can create such a BIG headache! Simply put, a quorum is the minimum number of homeowners who must participate for certain HOA business to be conducted officially.

For many years, Cedar Ridge has operated with a 34% quorum requirement. With our 91 homes, that means gathering at least 31 ballots just to make our annual Board election official. Sometimes that can be quite a bit of work.

Washington State is changing HOA laws introduce a lower default quorum of 20%, or just 19 ballots for Cedar Ridge. Our Board would like to adopt this lower requirement, making it easier to elect neighbors willing to volunteer their time. After all, finding volunteers is challenging enough without making their election an obstacle course.

But here's an important distinction: **Lowering our quorum will NOT mean lowering our standards!**

Cedar Ridge has additional voting requirements protecting major decisions, such as amending our CC&Rs or dissolving the Association. Those protections would remain unchanged. In fact, simultaneously the Board would like to strengthen the voting requirement for amending our Bylaws while lowering the quorum. Currently, with 31 ballots returned, a simple majority of just 16 YES votes could approve a Bylaw amendment. Our proposal would instead require a "quorum in the affirmative" to amend the bylaws, meaning at least 19 YES votes to approve a Bylaw amendment. That's right! Fewer ballots needed to participate, but MORE YES votes needed to make a change!

This approach would make routine elections easier while requiring greater homeowner agreement before changing our Bylaws. Every homeowner would still have the same opportunity to vote and have their voice heard.

Of course, here's the final twist …our conundrum: To lower our existing quorum and strengthen our bylaw amendment requirement, we must first meet the current 34% requirement. We need your participation to make participation easier in the future.

Our goal for 2027? Maintain strong protections for our neighborhood while making the business of running our little HOA a bit more practical.

And perhaps, with your help next year, we can finally solve The Quorum Conundrum!



🎶 Cedar Ridge Kids Are Musical! 🎶

The BLHS Field Show Band brought their *Puppet Master* show to life this season, earning at least one or two awards or placements at every competition!

At their final performance of the season at the Puget Sound Festival of Bands, the Panthers proudly won the *People's Choice Award* out of 17 competing bands!

We're especially proud that two of our neighbors were part of this incredible show:

🎀 ****Amy Carr – Color Guard****

🥁 ****Gabriella Antohi– Snare Drum****

Way to go, BLHS Panthers! 🐾

And the music doesn't stop there! Turn to page 4 to see how you can support our talented Bonney Lake High School Choir members while enjoying a fun night out at the BLT! Or a Holiday Bazaar & Photos with Santa to support Bonney Lake HS Band!









ACC PROJECTS

Homeowners are required to turn in ACC requests for new exterior projects. Repairs of SAME existing structures and same colors do NOT need approval, as they were already approved in the past. Forms are available on our website. WWW.CEDARRIDGEHOMEOWNERS.COM **Contact the Board/ACC with any questions.** crhoa2024@gmail.com

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A Quirky Quip-

My neighbor said he was turning over a new leaf this fall. I told him that was great…there are about 400 more in my yard if he'd like to keep going.

Find neighborhood forms, documents and all the latest on your neighborhood website. Including our work in progress of our governing documents.

www.cedarridgehomeowners.com





Have a fun neighborhood photo or story to share?

Contact

Julie at

206-940-3160



Can a Click Save Us the Pain?

OUCH! Beginning in 2028, changes to Washington State HOA laws will bring new financial reporting requirements that could put a dent in our little association's budget.

Under the new requirements, homeowners associations may be required to have an independent financial audit performed by a CPA. These audits can cost thousands of dollars. For a small association like Cedar Ridge, with just 91 homes and annual dues of $125, that's a pretty big OUCH!

But there is some good news! The law provides a way for homeowners to vote to waive the audit requirement. The catch? It takes approval from a majority of the association's total voting power. For Cedar Ridge, that means at least **46 YES votes every year!**

And waiving a professional audit doesn't mean giving up financial oversight. We can still have a committee of volunteer homeowners review our financial records at no cost to the association. Neighbors helping neighbors keep an eye on our neighborhood dollars. Now that's a bargain.

Now, if you've followed our article The Quorum Conundrum, you already know that getting homeowners to participate in voting can be challenging. Imagine having to collect 46 affirmative votes every single year just to avoid spending thousands of dollars on an audit. So what's the solution?

One very helpful tool will be **ELECTRONIC VOTING!** As we work toward updating our governing documents, the Board would like to make it easier for homeowners to participate in association decisions without having to fill out and return paper ballots.Imagine receiving a voting notice, clicking a link, casting your vote, and being done in less time than it takes to make a cup of coffee!

And don't worry, paper ballots aren't going anywhere! Homeowners who prefer the traditional pen-and-paper method would still have that option. Electronic voting would simply provide another convenient way to participate. The choice would be yours!

Electronic voting won't change the number of YES votes required, but it could make reaching that number a whole lot easier.

Our goal in 2027 is simple: Keep Cedar Ridge financially responsible, protect our homeowners' money, and make participation as convenient as possible. Because when it comes to unnecessary expenses, we'd much rather spend our neighborhood dollars on our neighborhood!

Let's take the OUCH out of the audit! More on electronic voting to come next year.