



NORTHWEST COMMUNITIES LLC
3201 N Huetter Road Suite 103 Coeur d'Alene, Idaho 83815
PO Box 2612 Hayden, Idaho 83835
Office: (208) 518-1131
info@nwcommunities.net
www.northwestcommunities.info

Mill River Property Owners Association
2023 Annual Meeting of the Members
August 17th 2022 4:00pm
Coeur d'Alene Public Library Community Room

Informational Meeting Minutes

A quorum was not established with 22 owners in attendance or by proxy. The meeting was an informational meeting which started at 4:12pm.

There was discussion on the Board of Directors' interpretation of the voting rights of the Condominiums at Mill River members and the River's Edge POA members set forth in Article III of the CC&Rs for Mill River Third Addition recorded December 1, 2005. The Board of Directors will meet to discuss the topic further and make a determination to further interpret the voting rights sections.

Samantha with Northwest Communities introduced the Board of Directors. Samantha reported that there were plagiarized compliance notices reported to be placed on vehicles in the community not issued by Northwest Communities. If any member receives a plagiarized notice they are encouraged to report it to Northwest Communities.

The 2022 Annual Members' meeting minutes were reviewed and will be new business at a rescheduled meeting.

The 2023 Budget was presented by Samantha of Northwest Communities. Corrections were made from past years' budgets for the Commercial assessment rate and the River Life unit count for the 2023 budget. During preparation, the Mill River Board determined that prioritizing the responsibility percentage of each community by area to properly build the budget was necessary.

Neighborhood updates were provided by representatives from each area of the community.

Mike Phillips reported on behalf of River Life; a new parking resolution was adopted this year restricting parking on the private streets and the new paint request form is being utilized and makes review of paint requests smooth. The pathways in River Life have also been extended to Woodhaven Loop and dead shrubs were removed in River Life and along the public right-of-way on Grand Mill Lane.

Susan Dubois reported on behalf of Summer Walk; there have been more paint request projects than past years that have all been approved. There was also an approved patio shading extension and 2 downed trees from a windstorm in the Spring in the common area. Some



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landscaping of homes could be more meticulous in terms of edging turf and shrub bed maintenance.

With no neighborhood members present from Edgewater, Samantha from NWC provided a report. Edgewater is continuing to use the same contractor as the rest of the community and recently approved a special project repairing a block wall at the entrance to Mill River Court and minor irrigation repairs. The final home has been painted.

Ken Stauffer provided an update on behalf of the River's Edge Property Owners' Association. There have been no major architectural changes in the past year. The Board is striving to keep costs down by self-managing most of their responsibilities. A big expense is the constant maintenance of the docks and barrels. They are experiencing continuing headaches with high rates of parking outside the gates by users of the City park and pigeons have been a problem. There have been recent gate repairs spurred by individuals attempting to climb the gate.

Marc D'Andrea provided an update on behalf of the Condominiums at Mill River. The President Kate O'Laughlin could not attend. In 2022, sealcoating occurred and some painting. In 2023 an irrigation issue occurred but the grass is coming back from four days without water. The Board of Directors is always focusing on the reserve balance and projects, and discussing roof replacements in 2024.

The President's Report was provided by Bobbie Dannenbrink. The Board of Directors has been focusing on the budget. In 2022, there were unplanned expenditures which included the repair of the park block wall, downed trees in Summer Walk, plumbing repairs at the park bathrooms, seawall boulder placement, and park signage. A new parking resolution was adopted this year restricting parking on the private streets. The block wall between Summer Walk and GarageTown Storage Condominiums has cracks in it and the ownership of the wall is in question. It was initially thought to be the responsibility of Mill River but after further discussion with the GarageTown Storage Condominiums Board members, it is most likely not owned by Mill River POA but rather the responsibility of the GarageTown Storage Condominium Association.

The Board of Directors has been in communication with a potential buyer of the vacant Commercial parcels. This potential buyer is a home builder and developer from Washington, Blue Fern Development. They have proposed a 59-unit townhome architectural rendering to the Mill River POA Board of Directors for review and the Board has issued comments back that have been taken into consideration.

There was discussion on potential parking changes to Shoreview Lane by the City of Coeur d'Alene.



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The financial report was provided by Kristine of Northwest Communities. The December 31, 2023 Balance Sheet and Income Statement by class were mailed to all members with the meeting notice.

As Bobbie introduced, allocating the budget according to the governing documents has been the main priority and Kristine has been working on this project for the Board to consider.

Kristine presented the Budget Allocation Project presentation, which is included in these minutes.

Kristine summarized that assessments need to be increased above the limit of 10% for the operating assessment and 5% for the reserve assessment and a special members meeting has been recommended by Northwest Communities to accomplish this.

***Operating income for the Master is less than expenses incurred almost every year**

***Expenses continue to rise for the past few years but assessment income remained the same**

OPERATING





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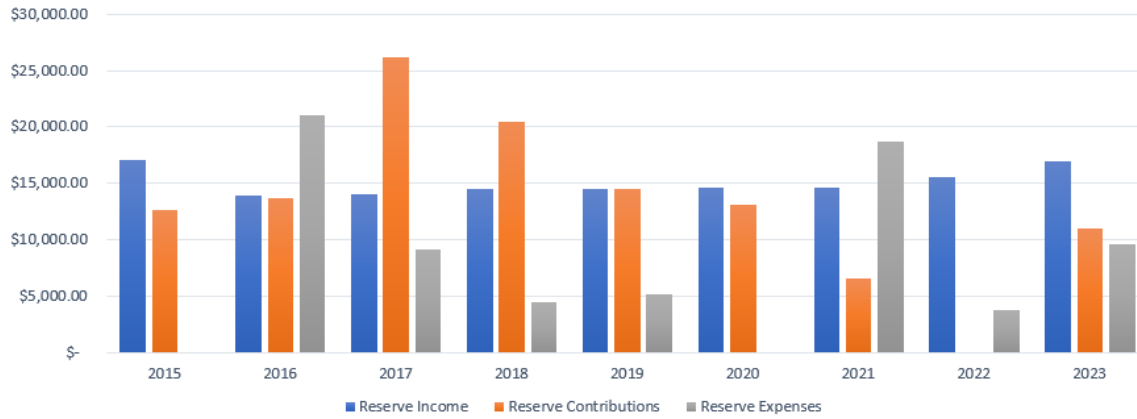
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*Reserve assessments are collected but the money is not always transferred to the Reserve Fund

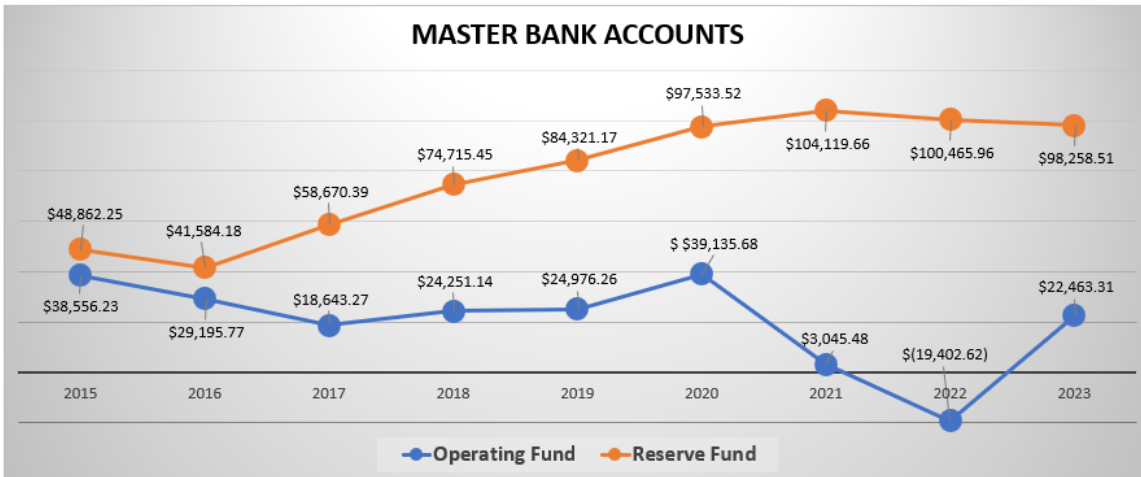
RESERVES



3



MASTER BANK ACCOUNTS



4





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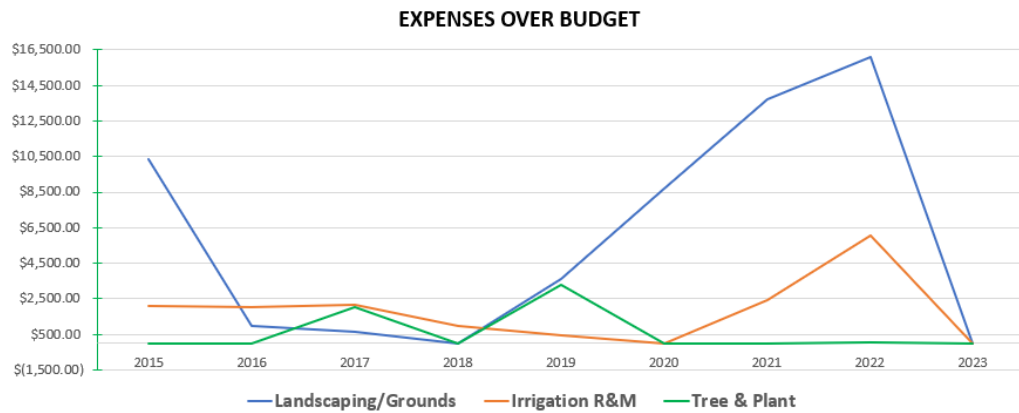
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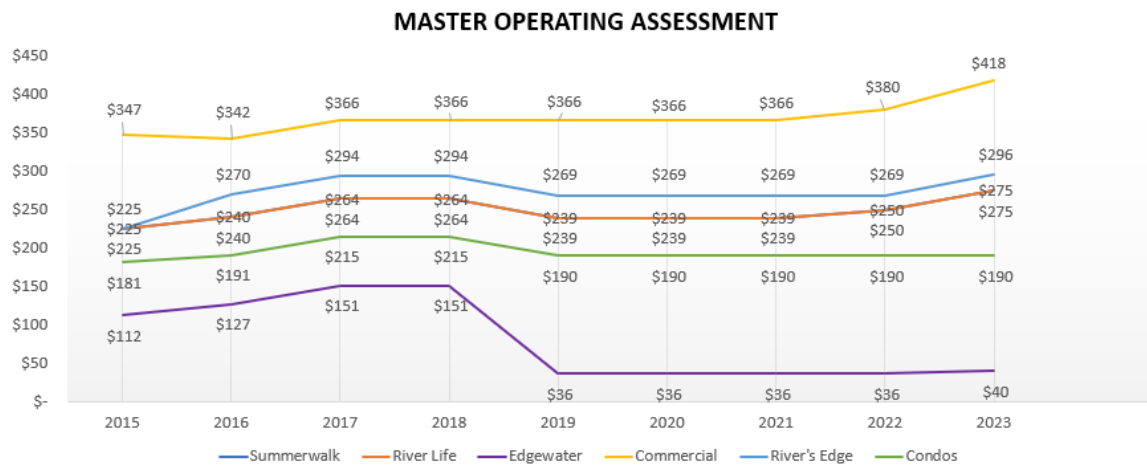
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*Almost every year has experienced expenses over budget for these three categories alone



*Operating assessments decreased for several neighborhoods in 2019 although expenses continued to rise





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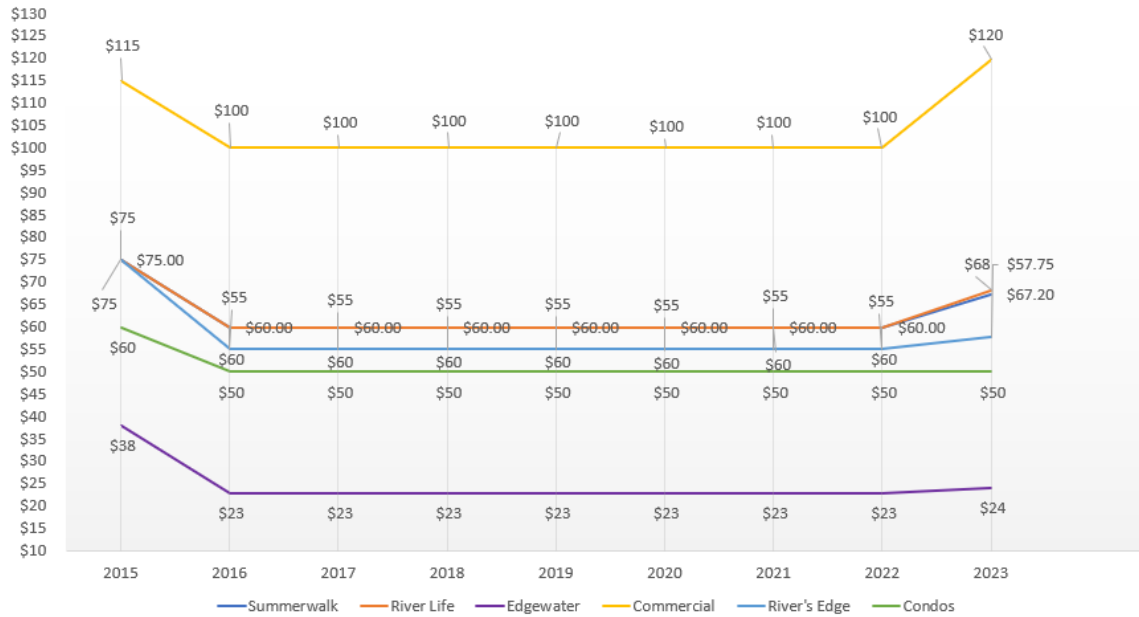
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MASTER RESERVE ASSESSMENT



*River Life was budgeted with 59 units; 54 units exist
 *Commercial has one assessment per every 500SFT of building space; Commercial currently has 9,520SFT between two existing buildings and the documents state to round up. $(9,520SFT \div 500SFT = 19.04 \text{ rounded up to } 20 \text{ assessments})$
 *Commercial was budgeted with 10 units; 20 units exist

HISTORY OF CALCULATIONS

Neighborhood	Total Units	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
RL (River Life)	59	14.20%	14.20%	0%	100%	0%	14.20%	14.20%
SW (Summerwalk)	43	10.40%	10.40%	0%	0%	100%	10.40%	10.40%
EW (Edgewater)	35	33.90%	33.90%	100%	0%	0%	33.90%	33.90%
RE (River's Edge)	22	100%	100%	0%	0%	0%	100%	100%
MRC (Mill River Condos)	117	100%	100%	0%	0%	0%	100%	100%
COMM (Commercial)	10	100%	100%	0%	0%	0%	100%	100%





Notable CC&R sections to review:

- CC&Rs Phase 1 – Instrument # 1893355 Section 2.03 j
- CC&Rs Phase 1 – Instrument # 1893355 Section 5.06
- CC&Rs Phase 1 – Instrument # 1893355 Section 5.08
- CC&Rs 1st Add – Instrument #1974429 Section 1.11 through 1.14
- CC&Rs 1st Add. – Instrument #1974429 Section 5.06 b through f
- CC&Rs 1st Add. – Instrument #1974429 Section 5.08
- CC&Rs 2nd Add. – Instrument #1995324 Section 5.06 g
- CC&Rs 2nd Amend. – Instrument #2550759000 Section 3.03 f

RESPONSIBLE AREAS

LOCATION	RESPONSIBLE NEIGHBORHOODS	EXCLUDED NEIGHBORHOODS
Area 1 Private Park	All	None
Area 2 Entryway/Right of Way on Grand Mill	RL, SW, RE, MRC, COMM	EW
Area 3 Edgewater Neighborhood	EW	RL, SW, RE, MRC, COMM
Area 4 River Life Private Roads	RL	EW, SW, RE, MRC, COMM
Area 5 <u>Summerwalk</u> Private Roads	SW	RL, EW, RE, MRC, COMM
Area 6 <u>Summerwalk</u> Common Areas	RL, SW, RE, COMM	EW, MRC
Area 7 River Life Common Areas	RL, SW, RE, COMM	EW, MRC



*Total units in each neighborhood add up to 291 units
 *Formula is total units in each neighborhood ÷ the total units in the Association

Example: Every neighborhood is responsible for common areas in Area 1. River Life having 54 units would calculate as 54 units ÷ 291 units in the Association = 0.18556701 and we rounded to two decimal points for 18.56%. Now we take the total projected expense for maintaining Area 1 of \$17,430 and multiply this by 18.56% for a total expense for River Life in Area 1 of \$3,235.09.

PERCENTAGE OF RESPONSIBILITY BY AREA

Neighborhood	Total Units	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7
RL (River Life)	54	18.56%	21.09%	0%	100%	0%	38.85%	38.85%
SW (<u>Summerwalk</u>)	43	14.78%	16.80%	0%	0%	100%	30.94%	30.94%
EW (Edgewater)	35	12.03%	0%	100%	0%	0%	0%	0%
RE (River's Edge)	22	7.56%	8.59%	0%	0%	0%	15.83%	15.83%
MRC (Mill River Condos)	117	40.21%	45.70%	0%	0%	0%	0%	0%
COMM (Commercial)	20	6.87%	7.81%	0%	0%	0%	14.39%	14.39%





FUTURE OF ASSESSMENTS

- 2024 Budget & Assessment Needs: Projected expenses for 2024 are \$121,721.00 to maintain the common areas in the association. Current assessment income is \$65,160.80 which will leave a \$56,560.20 shortfall.

Neighborhood	2023 Operating	2024 Operating	\$ of Increase	2023 Reserve	2024 Reserve	Neighborhood Assessment	2023 Total Assessment	2024 Total Assessment
River Life	\$275.00	\$591.52	\$316.52	\$68.25	\$71.66	\$290.00	\$633.25	\$953.18 (\$79.43/month)
Summerwalk	\$275.00	\$591.52	\$316.52	\$67.20	\$70.56	\$236.00	\$578.20	\$897.98 (\$74.83/month)
Edgewater	\$39.60	\$235.81	\$196.21	\$24.15	\$25.36	\$741.00	\$804.75	\$1,002.17 (\$83.51/month)
River's Edge	\$295.90	\$591.52	\$295.62	\$57.75	\$60.64	\$0.00	\$535.65	\$652.16 (\$54.35/month)
Mill River Condos	\$190.00	\$267.06	\$77.06	\$50.00	\$52.50	\$0.00	\$240.00	\$319.56 (\$26.63/month)
Commercial	\$418.00	\$591.52	\$173.52	\$119.70	\$125.69	\$0.00	\$537.70	\$717.21 (\$59.77/month)
Assessment Type	Description							
Common Assessment	Levied for ordinary costs of maintaining, improving, repairing, replacing, managing, and operating common areas and landscape maintenance areas <i>(Declaration Section 1.14)</i>							
Special Assessment	Can only be charged on a case-by-case basis against an Owner who has violated the Declaration <i>(Declaration Section 1.43)</i>							
Capital Improvement Assessment	Levied for costs for installation or construction of any improvements to common areas or landscape maintenance areas <i>(Declaration Section 1.09)</i>							
Reconstruction Assessment	Levied for costs of reconstructing any portion of the improvements on common areas or landscape maintenance areas <i>(Declaration Sections 1.40 and 5.03 a-j)</i>							
Supplemental Common Assessment	If either the operating or reserve fund is inadequate, the Board can levy a Supplemental Common Assessment provided that whenever the aggregate [Supplemental Common Assessments] in any fiscal year exceed 5% of the budgeted gross expenses for that fiscal year, such excess shall require consent of 2/3 of the voting powers of those member voting in person or by proxy at a meeting called for such purposes. <i>(Declaration Sections 5.02 and 5.09)</i>							

The meeting ended at 6:05pm.

Meeting minutes respectfully taken and produced by Samantha Ruby, CMCA.