



NORTHWEST COMMUNITIES LLC
3201 N Huetter Road Suite 103 Coeur d'Alene, Idaho 83814
PO Box 2612 Hayden, Idaho 83835
Office: (208) 518-1131
info@nwcommunities.net
www.northwestcommunities.info

Mill River Property Owners Association

Board of Directors Meeting
September 22nd, 2026 at 10:30am
Via Zoom

MEETING MINUTES – OPEN SESSION

Call to Order The meeting was called to order at 10:30a.m. and a quorum was established. In attendance was Denise Davis, Diane Minkner, and Ed Scott; Board members, and Samantha Ruby of Northwest Communities (NWC). Two homeowners, Todd and Brian were in attendance.

Old Business

Previous Meeting Minutes from August 10th, 2026 (Open and Executive Session) were reviewed. Diane made a motion to approve both sets of minutes, Ed seconded and motion unanimously carried.

The Financial Report was presented by Samantha. As of July 31st, 2026, the Balance Sheet reflected a balance in the Operating Account of \$101,062.76 and a balance in the Reserve Account of \$84,539.36. There are \$5,806.83 in accounts receivable and \$1,356.16 in prepaid insurance making total assets \$192,765.11. Current liabilities include \$3,681.38 in prepaid assessments, \$50,000.00 due to reserves, and a future reserve expense of \$84,539.36, retained earnings of a loss of \$36,248.96 and a current net income of \$90,793.33 making total assets equal total liabilities and equity.

The 2027 budget was discussed. The Board had a meeting with Kristine at Northwest Communities and agreed that the budget should include the maximum allowable increase in operating and reserve assessments.

New Business

Policy Resolution 4 was drafted and considered by the Board due to issues with camping in the community. After discussion, Ed made a motion to adopt the resolution, Diane seconded and motion unanimously carried. There were no comments from the owners present.

With no other business, Denise made a motion to adjourn the meeting at 10:46am and motion unanimously carried.