



River Crossing Homeowners' Association

P.O. Box 14485
Mill Creek, WA 98082

1st Quarter Meeting Minutes February 2, 2026

Location: Remote

Call to Order: The meeting was called to order by President Fred Row at 7:02 p.m.

I. Attendance

Board Members Present

Fred Row, Jason Redmond, Crystal Lynch, Stephanie Bevans, Cheryl Milloy

Board Members Absent

Camey Gill, Guy Armfield

Members Present

None

II. Approval of Minutes

A motion was made to approve the [January 5, 2026, 1st Quarter Board Meeting Minutes](#). The motion was approved unanimously. **Motion carried.**

III. [Revised Year-end Reports](#), [Budget](#) and Banking Update

- A motion was made to approve the 2025 year-end budget report as presented. Approved unanimously. **Motion carried.**
- **2026 Budget Note:** The City of Mill Creek has initiated a 5% increase in utility taxes, effective June 1, 2026, and a 5% increase in property taxes.
- A motion was made to approve the proposed 2026 Budget at the Annual Meeting. Approved unanimously. **Motion carried.**
- **Banking Update:** The HOA was approved to accept Zelle payments.
- A better interest rate was identified with Vanguard (3.35% plus a promotional boost). A motion was made to move the Reserve Account from Peoples Bank to Vanguard and to close the current account with Peoples Bank. Approved unanimously. **Motion carried.**
- **Action Item:** Crystal will open an account with Vanguard and transfer the reserve funds.

IV. Occupancy Form Returns and Dues Payment Update

- **Occupancy Forms:**
 - 67 online submissions received
 - 9 hard copies received
 - 21 outstanding
- **Action Item:** Crystal will enter information from the hard copy forms into the online system for recordkeeping. Jason will determine how we can identify that Crystal verifies the forms instead of the homeowner, which is preferred.
- **Action Item:** The Board will send a hard copy of the Occupancy Form with a cover letter to members who have not yet completed the form.
- **Dues Payments:** 14 payments remain outstanding.

V. Update on Homeowners' Rental Issue

- The Board is awaiting completion of all Occupancy Forms before proceeding.

VI. Update on Cumulative Homeowner's Landscape Fine

- The homeowner accepted the reduced fine and paid it within a week. The Landscape Committee gave them a deadline until April 30 to correct the issue. Additional fines will be levied if the violations have not been corrected by that date.
- **Action Item:** Jason will draft a Standard Operating Procedure (SOP) for review and approval requiring committees to cc the Board on violation letters.

VII. Board Job Descriptions

- "Improve Processes" should be on each job description.
- IT should be a stand-alone committee. **Action Item:** Board will bring this up at the annual meeting and ask for volunteers.
- Board will review the job descriptions closely and add comments so that the Board can vote to initiate these descriptions at the March meeting

VIII. Annual Meeting Proposed Agenda

- Fred has started a Google Presentation [linked here](#).
- **Action Item:** Board will review the agenda and presentation and make edits/comments.
- Board will meet in person and members can join remotely.
- [Draft of Agenda](#).
- **Action Item:** Stephanie will send a meeting notice to members later this week.
- **Action Item:** Jason will review the proxy form and make an electronic version.

Meeting adjourned at 8:48 p.m.

**Respectfully Submitted,
Stephanie Bevans
Secretary of the River Crossing HOA Board**