

Legra's River Country POA
Board Meeting via (GoogleMeet)
2/19/2025 Meeting Minutes

The meeting was held electronically by means of GoogleMeet and called to order by Richard Bradford at 6:05 pm on 2/19/2025. Richard Bradford, Dan Dean, Ana Cabrera and Dan Culver attended. Todd Duncan was unable to attend.

There were no additions or changes to the published agenda. Meeting minutes from January 8, 2025 were approved by consensus.

Reports from actions approved on January 8 were included in discussions of the remaining agenda items.

Financial report: no receipts or disbursements were made since the last meeting.

Insurance quotes from LifeStore (Auto-Owners, Cincinnati) and New River Insurance Agency (Erie) were presented and discussed. Board members noted concerns including the need to obtain insurance and the difference in details requested by the agencies. LifeStore required a detailed application and the quotes represented more comprehensive insurance coverage than the quote received from New River Insurance Agency. Noting that the quote from Cincinnati and Erie were similar in cost and that Board Members anticipate having to complete an application similar to that required by Auto-Owners before obtaining a policy through New River Insurance Agency, the Board voted to accept the quotes from LifeStore. Further, the Board voted to remit payment semi-annually. Lastly, the Board wishes to make further inquiries at New River Insurance regarding any application process and to change insurance providers in the future if that appears to be advantageous. Richard Bradford will contact Sandra Williams at LifeStore to complete processes as needed to obtain insurance coverage, and follow up with New River Insurance.

The Board discussion noted specific needs for hazardous work in the community and believes insurance coverage is a necessity prior to contracting for such work. Also noted was that the POA was previously insured through LifeStore but allowed the policy to lapse prior to the current Board members taking office.

Dan Dean presented quotes from four contractors to complete repair and maintenance work on certain main roads within the community. Those contractors included Chad Walser, Antonio Angel, Juan Garcia and Mike Coldiron. Based upon the costs and scope of work, the Board voted to contract with Juan Garcia to clean out the roadside ditches on Happy Ridge and Happy River at \$490 each for a total of \$980. The Board voted to contract with Mike Coldiron to repair areas on Happyland and Happy River where recent hurricane damage caused partial collapse of the roadside: cost \$4,850. Dan Dean will contact Juan Garcia and Mike Coldiron to arrange scheduling of the work. Dan Dean also noted that he has an open quote to remove trees overhanging Happyland drive in the amount of \$500. Board members noted concerns regarding the

hazardous nature of these trees and that they make the road impassable by vehicle. Dan will proceed to have the work completed on notice that the insurance policy is in force.

Budget development included discussion of anticipated costs and the need for sending notices of 2025 annual assessments to owners. Noting that owners have not received a budget in many years, the Board agree to provide its budget to owners with the notice of assessment and an update of activities such as noted in discussions above. Richard Bradford will draft a letter for review and approval of Board members.

Special assessments were not discussed in detail. Board members believe a special assessment may be needed at some point in the future but feel that progress can be made toward improving road maintenance with the budget.

To date, only 21 owners have provided the contact form including email addresses as requested by the Board. The Board believes that electronic communication will facilitate easier, faster and cheaper communications, and will continue seeking owners' updated contact information. It was noted that some contact information received from Arthur Costa has been found incorrect and Richard Bradford and Dan Dean are working to make all necessary corrections.

The Board plans to meet on March 12 at 6 pm by means of GoogleMeet. A notice will be published on the Board's website. Owners are permitted to attend Board meetings to listen to the Board's discussion. Owners are not permitted to participate in discussions or to present items to the Board unless the owner contacts a Board member to make a request and the Board member approves the request at least 1 week prior to the meeting. The Board may limit an owner's speaking time in its discretion.

Meeting adjourned at 7:14 pm.