

WEST GALVESTON ISLAND PROPERTY OWNER'S ASSOCIATION

MINUTES OF THE BOARD OF DIRECTORS MEETING

September 16, 2000

The meeting of the Board of Directors of the West Galveston Island Property Owners' Association was held on September 16, 2000. The meeting was called to order by Jerry Mohn, President at 9:00 A.M. A quorum was established by the Director's present: Marty Baker, Sidney McClendon, Jim Steinbeck, Sharon Turnley, Dan Daigle, and Al Birdwell. Susan McKirahan of C.K.M. Property Management, Inc was also present. Peggy Rapp and Ronnie Herrington was unable to attend.

Upon motion duly made by Sidney McClendon and seconded by Sharon Turnley, the following resolution was unanimously adopted.

RESOLVED THAT, the Board approved the Minutes of August 19, 2000 as presented.

Upon motion duly made Dan Daigle and seconded by Sharon Turnley, the following resolution was unanimously adopted.

RESOLVED THAT, the Board approved the Financial report as presented.

The committee reports were suspended due to the anticipated interest in the speaker's presentations.

FEMA/NFIP: Jerry Mohn introduced the FEMA Natural Hazards Program Specialist, Carl Watts, and the National Flood Insurance Program (NFIP) Region VI Territory Manager, Diana Herrera. NFIP is a Federal program that allows property owners to purchase insurance protection against losses from flood damage and it is an alternative to disaster assistance. The National Flood Insurance Program began on 12/31/74. Its purpose is to reduce future flood damage through a community flood plain management ordinance, which is a document adopted by a community. Once this is in place it then becomes a responsibility of the local government and not FEMA. Damage to a home occurs from hydrostatic pressure, hydrodynamic forces, and debris impact forces. Hydrostatic forces, pressure or movement of water affects building materials. Texas State Law states that you can not store items outside in flood plain areas that will cause damage. Flood Insurance coverage begins when water stays on the ground and comes up into the structure. Windstorm insurance covers when wind driven rains damages a structure such as a hurricane.

When a community joins the program, FEMA will identify the areas of danger by use of a flood insurance rate map (FIRM). The FIRM map was initiated in Galveston on 5/7/71 and in Galveston County on 4/9/71. For compliance, any structure built prior to this date are considered prefirm, and anything after are postfirm. Any property annexed by the City goes under the City regulations.

If a home cannot locate the original building permit date, other methods are used such as aerial photographs, utility bills, repairs, dates inside toilet lids, and proof of construction. If damage occurs to a home and the damage is less than 50% of the market value, use the old standards in rebuilding the house. If damages are more than 50% of the market value, then it must be brought into compliance with existing laws.

If a community shows a pattern of non-enforcement of the program or areas of non-compliance, there are administrative procedures taken by FEMA to get them back into compliance. The first step is to work with the community, the second step is probation, and the final step is the complete suspension of the program. No policies are sold and none will be renewed. In the event of a storm disaster, there will not be any Federal assistance, SBA loans, grants, etc, only temporary housing for 90 days. Loss of flood insurance will cause the mortgage company to call the note on a house. Section 1316 gives the community the right to bring a structure into compliance but it cannot be insured.

Zones are categorized by wave actions. The first floor must be elevated at or above the "BFE" (Base Flood Elevation). There are two major zones in Galveston and Galveston County – Zone "A" and Zone "V". Violations include improper or inadequate venting, illegal enclosures and fixtures, utility occupied enclosures, showers, and toilets. Drainage from toilets and other utilities on the ground floor causes a community health and safety issue problem in the event of storm damage because the sewer system becomes clogged with sand. A shower that drains out on the ground is acceptable. The ground level enclosure of an elevated building can only be used for parking, access, and storage and must not be used for any finished living space.

Zone "A" is considered no wave action. Walls can be enclosed or solid with vents. Venting is defined as a permanent opening in a wall that allows free passage of water in both directions, automatically, without human intervention. A window or door, or a garage door is not considered an opening. The lowest floor in zones A, A1-A30, AE, AO, AH, with 300 square feet or less can have an enclosed furnished area or it used for something other than building access. If it is more than 300 square feet or it has

enclosed walls, the premium will be higher.

WEST GALVESTON ISLAND PROPERTY OWNER'S ASSOCIATION 4210 Silver Reef – PBW#1, Galveston, TX 77554
FAX/EMAIL To: West Galveston Island Property Owner Association Members Pages: 4 Attn:
Email/Fax Recipients DATE: October 11, 2000 _____ MINUTES: The minutes of the September 16 are
enclosed. MEETING: The JAMAICA BEACH PUBLIC SERVICE BUILDING is the location for the October 21 meeting at
9:00 AM. JAMAICA BEACH PUBLIC SERVICE BUILDING is located on 16628 San Luis Pass Road or Highway FM 3005,
approximately 3 miles west of the Galveston Country Club. The building is a brand new, two story building next to the Fire
Department and City Hall. After the meeting, walk through the building so you can appreciate what we have available on the
West End in the event of an emergency. SPEAKERS: Linda Shead, Executive Director, and Mike Martin, President, of the
Galveston Bay Foundation are our guest speakers. The Galveston Bay Foundation has been extremely successful in
combating erosion in Galveston Bay with different programs from which all bay west end communities and subdivisions
could benefit. The Galveston Bay Foundation is involved with the Coastal Erosion Planning and Response Act (CEPRA).
LONE STAR LEGACY WEEKEND OCTOBER 21-22: Please visit the Galveston State Park free the weekend of October 21-
22. "Lone Star Legacy Weekend" is designed to raise public awareness and to lend support to the State Park facilities operated
by the Texas Parks and Wildlife. WINDSTORM INSURANCE: Support the Galveston Windstorm Action Committee. Please
contribute to this very important worthwhile cause to lobby the 77th Texas Legislative Session against any increases in the
windstorm insurance rates. We will have support forms at the meeting. TEXAS SHORE & BEACH ASSOCIATION (TSBA):
The TSBA Technical Conference 2000 will be November 16 and 17 at the Hilton Houston Hobby Airport Hotel. Pamphlets on
the conference will be available at the meeting. The conference will highlight success stories incorporated by different States
in combating coastal erosion and what to look for in the future. If your are not a member of the TSBA, please join and become
involved with the future welfare of the Texas Gulf and bay shoreline. Again mark your calendars and note the location for the
October meeting: October 21, at 9:00 AM, at the JAMAICA BEACH PUBLIC SERVICE BUILDING. Jerry A. Mohn President
Tel: 409-737-5768 Fax: 409-737-5951 Email: mohn@msn.com

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Zone "V" is considered with wave action or high "velocity". Walls must be free of obstructions and to be "break away" walls so the structure does not get damaged. Fill may not be used for structural support. They must be built on pilings or piers. The bottom floor cannot be enclosed. Breakaway walls are not part of the structural support of the building and are designed to collapse under wind and water loads without causing damage to the elevated portion of the building or supporting foundation system. Homes must be elevated on pilings and the concrete pad should be allowed to collapse in the event of a storm and erosion.

GLO: Since it was "Adopt A Beach Weekend", the Deputy Land Commissioner, Ashley Wadick, brought the Land Commissioner, David Dewhurst, and State Senator Mike Jackson, and all spoke for nearly an hour. The Commissioner expressed a desire to come back to address the WGIPOA again in the near future on specific local issues. The CEPRA sand on the beach project has already begun. The Commissioner reviewed all of the CEPRA community programs that the GLO are funding. It was recommended that the CEPRA funding be extended for a longer period rather than the two years of review now. Ashley Wadick will check to see if any CEPRA funding for Galveston is being delayed by administrative procedures. It was stated that although the GLO was progressing in a positive manner and working with West Galveston Island, the individual property owner is unaware and that a communication program is necessary to let them know what is being done. Mike Jackson stated he would be working as a liaison with Commissioner David Dewhurst and the West Galveston Island Property Owner's Association.

There was discussion with the Commissioner on a possible provision to be added to the Open Beaches Act that would allow a damaged house on the beach to be repaired and connected to utilities if it is not subject to enforcement action according the Attorney General's guidelines (i.e., if the house does not significantly block public access to or on the beach or present an imminent threat to public health or safety of the public). It was recommended that a delegation from the WGIPOA plan to visit the Commissioner in Austin to review this aspect as well as to discuss an agenda of topics to be presented at a future meeting.

There being no further business to come before the Board, the meeting was adjourned at 12:05 p.m.

9/16/00