

WEST GALVESTON ISLAND PROPERTY OWNER'S ASSOCIATION

MINUTES OF THE BOARD OF DIRECTORS MEETING

September 20, 2003

The meeting of the West Galveston Island Property Owners Association was held on September 20, 2003. Jerry Mohn, President called the meeting to order at 9:00 a.m. Directors in attendance were: Al Birdwell – Bermuda Beach, Tom Booth for Peggy Rapp of the Condos, Boots Galli for Shannon Hall – Jamaica Beach, Boyd Carr – Isla del Sol, David Boyd– Spanish Grant Bay, Sidney McClendon – Pirates Beach, Wanda Greer- Terramar, and Marty Baker- Advisory Director. Susan Gonzales from C.K.M. Property Management, Inc. was also present. Kathie Harty- Sea Isle was unable to attend.

Rudy Ammer and Johnny Smecca of the Rotary Club of Galveston gave an update of the funds collected for the Broadway Beautification program. They are lacking \$30,000 and the deadline is September 30. They believe people and organizations will come forward to donate so they can make the \$354,000 match necessary for TEXDOT to provide \$1.45 million for the \$1.8 million project.

Several officials were introduced including Bryan Lamb, Captain of Patrols from the Sheriff's Dept; Vic Pierson, Mayor of Jamaica Beach; Galveston City Council members Lyda Ann Thomas and Johnny Smecca.

Jerry Mohn encouraged all to vote and recognized those candidates who were present. Bryan Lamb is running for County Commissioner; District 6 candidates Bo Rawlings and Heather Flynn; and, Mayoral candidates Lyda Ann Thomas and Johnny Smecca.

Acknowledgement was made to corporate sponsors Vic Pierson with Moody National Bank and Sally Waters with Sand and Sea. Linda Bassett of Galveston Insurance Associates (GIA) was also present.

Upon Motion duly made by Al Birdwell and seconded by Wanda Greer, the following resolution was unanimously adopted.

Resolved That, the Board approved the minutes of August 18, 2003 as presented.

Financial Report: Al Birdwell, Treasurer stated that \$1000 had been collected in the last 30 day. There is \$25,000 cash at the end of the month, and \$8000 is committed for Legislation Lobbying.

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

Resolved That, the Board accepted the financial report as presented.

Jerry Mohn introduced Carolyn Sayre and Elizabeth Head from the Oleander Society. Oleanders came here in 1841 from Jamaica. The Storm of 1900 destroyed the Oleanders. The Oleander Society, headed by Margaret Sealy Barton, was formed to replant the Oleanders. Oleanders have been the symbol of Galveston's rebirth. There are over 100 varieties of Oleanders on the Island. This group provides Education on growing Oleanders. Oleanders Festival is held every year with a walking tour. TEXDOT does not maintain the area and it is up to the City. The Oleander Society would like to provide the funds to take care of the oleanders but at times very little funds are available. The Oleander Society also contributes to a maintenance fund. The plan is to continue to have Galveston known as the Oleander City.

Jerry Mohn stated that Centex Homes has asked for support from the WGIPOA for their development. The Board was asked to vote on the proposal at this meeting but since a few of the Board members did not have sufficient information to inform their Board members or to make a decision, the action was deferred. The Board requested Kathy Barr arrange for Centex to make a presentation at the November 15, 2003, WGIPOA meeting. Jerry Mohn requested all Board and Property Owner Association members to invite their Board of Directors and any member of their association to attend the meeting.

United Way: Kick off is a \$1.4 million dollar goal, 18-19 organizations are served. United Way is a Community effort which includes the West End. A question was raised as to why WGIPOA donates to United Way. The WGIPOA donates to various causes and the United Way is major service organization that assists and helps people in need. Our scope has broadened from the West end issues to include issues in Galveston. The more we become involved in community activities the more we improve the relationship with the City and County.

Motion made by Sidney McClendon and seconded by Boyd Carr, the Board approved the donation of \$1000 to United Way. The motion carried with Boots Galli voted no.

CEPRA II - A meeting was held on September 9th with all participants. The project was delayed in May due to turtle nesting season. The project will now begin October 1 with a 150 day window for completion by the beginning of turtle nesting season, March 15. The project was re-bid and the sand price has gone from \$12.55/ cubic yard to \$8.77/cubic yard, which will give us more sand. Approximately 212,000 cubic yards of sand will be spread over 17 subdivisions or 7 miles of beaches on the west end. There are two sand sources, one is Oly Galveston or the large ditch in Pirates Beach and the other is Sunbird Bay area. The Ski Lake was discussed and to anyone's knowledge no final plan has been presented. A member asked what order the sand would be placed on the beach. Jerry stated that the placement was up to Apollo the contractor. Jerry Mohn stressed the importance of getting easements completed by front row property owners.

FEMA - will fund beach erosion repair. FEMA has not given final approval. Timing is everything because hopefully FEMA funds are available for projects before CEPRA II is completed. FEMA funds 75% and the subdivision funds 25%.

GEOTUBE and ProTecTube: The GEOTUBE is considered a hard structure by the GLO. An opinion was obtained on the ProTecTube and the consultants used by the GLO also considered it a hard surface. Therefore, neither the GEOTUBE nor the ProTecTube can be funded by Cepra.

Public Improvement District (PID): The WGIPOA is investigating whether forming a PID (Public Improvement District) for funding of either a GEOTUBE or ProTecTube would be feasible for one or several subdivisions.

Understanding Flood Insurance

Jerry Mohn introduced Diane Herrera with National Flood Insurance Program (NFIP) and Linda Bassett with Galveston Insurance Associates (GIA - a WGIPOA corporate sponsor). Discussion was held concerning flood coverage. The definition of an "enclosure" is the portion of the elevated building that is below the largest portion that is either partially or fully enclosed, (Parking of vehicle, limited storage and access). Galveston and County of Galveston have been in the program since 1974. If the facility is built after 1973 it is not covered. Limited coverage for enclosures affect the liability of the building (i.e., electrical, elevations, hot water heaters, etc.) covers footing, foundations, and whatever supports the building. Direct damage from the wind is where an opening has occurred. Breakaway walls or wind driven damage is not covered under windstorm policy. Breakaway walls or wind driven damage is not covered

because there is no opening in the wall. Flood is a general and temporary condition of partial or complete inundation of two or more properties (at least one of which is your property), 1) Overflow of inland tidal waters; 2) Unusual and rapid accumulation or runoff of surface waters from any source; and 3) Mudflow means collapse or subsidence of land along the shore of a lake in similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood. Concrete slabs and washers and dryers on the first floor are not covered. After Francis, flood insurance did cover concrete slabs but FEMA changed the policy without notification to NFIP or any insurance agent and after Claudette, concrete slabs were not covered. State law does not override Federal policy. Best way to know what is covered by flood insurance is if damage is caused if water comes from the ground (storm surge, rising water), it is covered. If damage to a structure is caused by water coming from the sky, it is not covered and becomes windstorm related.

Due to a flood ("rain storm") the meeting was adjourned at 10:48 AM.
