

WEST GALVESTON ISLAND PROPERTY OWNER'S ASSOCIATION

MINUTES OF THE BOARD OF DIRECTORS MEETING

March 21, 2009

The Board of Directors of the West Galveston Island Property Owners Association held a meeting on March 21, 2009 at the Moody Gardens Hotel. Jerry Mohn, President called the meeting to order at 9:00 a.m. A quorum of Directors was present. Ed Nadalin - Terramar, Gary Lelvis – Acapulco Village, Clay Lewis – Sportsman Road, Marty Bilek – Dunes of the West, Bill McFarland – Bermuda Beach, Peggy Zahler – Spanish Grant Beach, Debra Phelps – Pointe San Luis, Susan Gonzalez sitting in for Boyd Carr of Isla del Sol, and Sidney McClendon – Pirates Beach/Cove.

WGIPOA started ten (10) years ago.

Jerry Mohn introduced Corp. Sponsor, Peggy Zahler – Johnson Space Center Credit Union.

The minutes of February 21, 2009 had been emailed and were reviewed. Upon motion duly made by Peggy Zahler and seconded by Marty Bilek, the following resolution was adopted by unanimous vote.

RESOLVED THAT, the Board approved the minutes of February 21, 2009 as presented.

Treasurers report by Marty. WGIPOA has total cash of \$20,401 and \$825 accounts receivables. Upon motion duly made by Bill McFarland and seconded by Clay Stewart, the following resolution was adopted by unanimous vote. **RESOLVED THAT**, the Board accepted by financial report.

Jerry Mohn stated the Liability Insurance invoice is due in the amount of \$1120. Upon motion duly made by Peggy Zahler and seconded by Clay Stewart, the following resolution was adopted. **RESOLVED THAT**, the Board approved the expense of \$1120 for Liability Insurance premium.

Jerry Mohn stated that the Hurricane Preparedness meeting cost this year is \$750. Upon motion duly made by Peggy Zahler and seconded by Bill McFarland, the following resolution was adopted by unanimous vote. **RESOLVED THAT**, the Board approved the expense of \$750 for the Hurricane Preparedness Meeting.

It was announced that the 3rd annual triathlon is coming April 4-5th.

Mort Voller – Featherfest is a struggle due to damage to location, but will be held April 2-5th. Mort asked for support in attendance. It will be held at the old Galveston Square and Fisherman's Wharf. Many great activities will be held.

Allison Buchtien – GLO: Information Trailer – is back in town. Located at end of seawall. Questions were asked about what could be done about getting homes on the front row mowing ahead with construction. The GLO stated it has to be vegetated before home repairs on front row slabs can take place.

Otie Zapp – Windstorm Insurance Report – Otie is president of the Galv Windstorm Action Committee. Representative Smithee submitted a Bill to outlaw Windstorm coverage for 2nd homes. It could potentially be passed. We need to be united to stop this Bill. The amount of coverage would also be reduced by another Bill.

HB 911 changes include, the first 60 days of a TWIA policy would provide no coverage, over 40,000 secondary residences now insured would become uninsurable, over 20,000 primary residences could not be

insured to their current value, over 2,400 businesses and governmental structures could not be insured to their current value, over 100,000 homeowners' basic loss of use coverage would be terminated, over 13,000 business's business interruption coverage would be terminated, many thousands of existing policies eligibility would become questionable [WPI-8]. Under HB 911 substantially fewer people would insure – for much lower amounts of coverage only.

Hundreds of thousands of Texas Coastal Property Owners have been discriminated against by the cumulative action of individual insurance companies licensed to sell their product in the state of Texas. The Texas Windstorm Insurance Association (TWIA), created by the Texas Legislature as a 'shared market' of all Texas insurers, has filled the vital economic need for windstorm insurance.

You need to make a difference, the people in Austin react to real people, you need to act, and large numbers of people will count. Need to go to Austin. It will be on Tuesday. Where a sticker marked No to HB 911. Now is the time to send an email to your representative.

Upon motion duly made by Sidney McClendon and seconded by Peggy Zahler, the following resolution was adopted by unanimous vote.

Sidney McClendon called the question; Marty Bilek seconded the motion and changes.

WHEREAS, proposed HB 911 (Smithee) now pending in the 81st Texas Legislature provides in substance and in part that residential property is insurable under Chapter 2210, Insurance Code, only if the property is classified as the policy holder's residential homestead property under Section 11.13, Tax Code, or is used as the primary residence of a tenant of the policy holder.

WHEREAS, HB911, if adopted, will have a material adverse impact on the mortgage, sale and fair market value of all Texas coastal properties, including second home properties and other residential and commercial properties, which in turn will have a serious negative impact on local and regional coastal economies and the State of Texas economy. If adopted, HB 911 will have a disastrous impact on many Texas coastal communities, including those on Galveston Island (the City of Galveston and the City of Jamaica Beach) and is not in the best interest of the State of Texas or its people.

NOW, THEREFORE BE IT RESOLVED THAT: West Galveston Island Property Owners Association, the homeowner association of thirty-five homeowner associations on West Galveston Island, respectfully urges the Texas Legislature to defeat HB 911, and any proposed amendment or substitute to the same effect.

BE IT FURTHER RESOLVED, THAT all property owners on West Galveston Island are urged to contact their Senators and Representatives in the Texas Legislature and urge defeat of HB 911, and any proposed amendment or substitute to the same effect.

Upon motion duly made by Sidney McClendon and seconded by Marty Bilek, the following resolution was adopted by unanimous vote.

WHEREAS, hurricanes constitute a serious threat in coastal Texas and tornados constitute a similar threat in north Texas.

NOW, THEREFORE, BE IT RESOLVED THAT: Responsive to the need of our non-coastal neighbors, West Galveston Island Property Owner's Association, the homeowner association of thirty-five homeowner associations on West Galveston Island, respectfully urges the 81st Texas Legislature to amend SB 179 (Gallegos) and or SB 360 (Patrick, Jackson) and HB 450 (Taylor) to include both hurricane and

tornado preparedness supplies.

Karen Mahoney – District 6 Report

*Emphasized the importance of a mass number of people to protest HB911

*Recovery Committee – April 9th the committee will be presenting its projects to City Council. Next Saturday from 10-1 at Ball High will be an open meeting for public comments.

*First round of Hazard Mitigation Grant – 14 homes qualify for this

*Bollards will be coming up before City Council. The goal was to have bollards out by Spring Break. The cost to pay for the bollards is being shared by the State of Texas. Marty Bilek stated there are subdivisions on the west end who would participate in the cost.

*Many subdivisions are inaccessible due to damage to the roads. Nothing has to been done It was recommended that a City Manager meeting be held to address this problem.

Illegal signage will be removed.

*Debris pick up, a total of 1.3 million cu yard has been picked up. Eight boats were removed.

*CenterPoint asked if you see a light out, get the pole number and call 713-207-2222.

*Driving on the beach will be strictly enforced by the City of Galveston Police Department.

Cheryl Johnson – Tax Assessor/Collector – "Effectively Protesting Your Tax Values"

April 9th noon & 5:30 teaching this class at the county court house in the commissioner's court.

State law requires your property to be valued at market value. What is your property worth? What is its market value? Is this:

What you paid? What you insured it for? What you would like to sell it for? What you put on financial statement? Or what amount you want to be taxed on? None of the above.

The Property Tax Code defines market value as: Price at which a property would sell, with both a willing buyer and seller, if exposed for sale a reasonable time, with all parties knowledgeable of all its uses and restrictions.

Texas Legislature determines the law, Appraisal District determines the value, and Taxing Entities determine the tax rate. The tax assessor/collector performs calculations, produces any necessary abatement, and collects the taxes

January 1st is the date property is valued for a specific tax year

May 31/June 1st is the last day to schedule a conference with an appraisal.

The Appraisal District will not forward mail if there is a change of address.

Should I Protest?

Yes, if you believe the proposed value is higher than what you could sell it for

Yes, if your value is out of line with similar properties in your neighborhood

Yes, if there has been damage or there is a problem with your property

Yes, if you disagree with an action taken by the appraisal district

What should I expect?

*Informal conference – this is your first opportunity to present facts to a staff appraiser. If you reach an agreement, you are done!

*Don't agree – protest to the ARB (unless prepared, ask to be mailed a hearing notice)

*At the ARB hearing you present your facts, the CAD presents its facts, questions are asked, a decision is made, and it is ready into the record

*Not happy? Arbitration or file suit in District Court. It costs \$450, but you will receive \$400 back.

Obtain a protest booklet – everything you need to know is in the handy booklet. Obtain the "appraisal card" on line or from the CAD and confirm the information. Is square footage correct (measure), Are the improvements listed actually there (see codes in booklet), and is the condition shown accurate?

This year is not typical. Normally, you would be protesting the market value and determining:

*Whether you actually paid less than the noticed value and providing that information to the CAD

*Whether the values of other properties on your street or in your neighborhood are in line with your value and preparing a comparison.

Importance of Neighborhood

*A neighborhood is a group of properties that have substantially the same economic characteristics.

*Your property value is determined by sales of properties in your neighborhood.

If you were Iked...

*Gather your Insurance Claims

*Fema paperwork

*Estimates for repair from contractors

*Photographs

*any restrictions or limitations placed on the repairs by local governments

Information is available on the GCAD website at www.galvestoncad.org

You may search for your property a variety of ways:

*property ID (R7233333)

*Account number (15 digits)

*Owner name

*Property address

Be Your Own Best Friend

*Make sure the CAD information is correct

*Make sure you are taking advantage of all exemptions available to you (homestead over 65, disabled person, disabled veteran, etc.)

*Be honest, positive, and polite

*Smile and do NOT get angry!

*Avoid name calling (you people); the speediest path to failure is to be insulting!

Interesting Tidbits

*In 2006, the Galveston Central Appraisal District sent out nearly 125,000 appraisal notices but only 17% (21,000) attended an informal conference.

*95% were resolved to the taxpayer's satisfaction (meaning an agreement was signed)

*The remaining 5% attended formal hearings with the ARB and 82% were approved!

A high rate of success results when property owners do their homework and present a reasonable case.

Protesting your property value is the most effective and immediate tax relief available.

"The only difference between a tax man and a taxidermist is the taxidermist leaves the skin"

Cheryl Johnson reviewed the proposed Taxing Legislation in Austin.

The WGIPOA appreciates all the efforts and work by Cheryl Johnson.

Discussion was held concerning SB 539. Upon motion duly made by Sidney McClendon and seconded by Bill McFarland, the following resolution was adopted by unanimous vote. **WHEREAS**, the Texas General Land Office (GLO) has a responsibility for much public land in the State of Texas, including the 'public beach' as defined in the Texas Open Beaches Act, which is the largest, longest, most valuable and most needy public park in the State of Texas; and whereas, the GLO needs a dedicated and reliable source of funding to meet its responsibility;

NOW, THEREFORE, BE IT RESOLVED, THAT: West Galveston Island Property Owner's Association, the homeowner association of thirty-five homeowner associations on West Galveston Island, respectfully urges the 81st Texas Legislature to adopt SB 539 (Estes) in order to help ensure that the GLO will have the funding it needs to meet its responsibility to the State of Texas and its people, including its responsibility relating to the 'public beach' as defined in the Texas Open Beaches Act.

Marty Bilek – Ike Dike –

The project is focused on providing a comprehensive regional storm surge protection plan. Protecting people, properties, and ecosystems by physically reducing the vulnerability/risk from storm surge events. The plan would provide a lower total cost solution: less than a single-like hurricane recovery of individually armoring the entire bay/beach complex.

No further business was presented. The meeting was adjourned at 11:00 a.m.
