

WHITETAIL RIDGE HOME OWNERS ASSOCIATION, INC
ANNUAL MEETING MINUTES
SEPTEMBER 6, 2025

1. INTRODUCTION AND WELCOME -- President, Tina Walker

Due to weather conditions, the meeting was held at the Holtje residence, beginning at approximately 11:21 am with an introduction and welcome by President Tina Walker, who conveyed a huge thank you for HOA members for their attendance and to the Holtje family for their hospitality. Everyone present introduced themselves, providing their names, location of property, and number of years in the community.

2. ACCEPTANCE OF A QUORUM FOR 2025 ANNUAL MEETING AND READING OF THE MINUTES FROM THE 2024 MEETING -- Secretary, Jennifer Willmon

A quorum was established with 64 votes present out of a total 106 maximum lots/votes available. The minutes from the 2024 annual meeting were read aloud and accepted as-is with no changes. Roberts Rules of Order were followed.

3. FINANCIAL REPORT & UPDATE ON UNPAID ASSESSMENTS -- Treasurer, Susan Marshall

Treasurer Susan Marshall provided a financial report and an update on unpaid assessments, see attached. She reported \$19,255 in assessments and late fees collected and \$6,384 in outstanding assessments.

In Fiscal Year 2025, WTRHOA spent \$25,208 as of September 1, 2025, which includes the emergency repair to D-Hill culverts. Opening balances of all accounts was \$37,493, and projected fiscal year ending balances were estimated to be \$36,549.

Homeowners asked a question as to what the current late fee is on unpaid assessments. Discussion followed, and members suggested that we increase the late fees to address long term delinquencies. After additional discussion, there was a motion, seconded and passed, to adopt the per lot delinquency fee schedule as follows:

- \$25 late fee charged semi-annually for the first year of assessment delinquency;
- \$50 late fee charged semi-annually for the second year of assessment delinquency; and
- \$100 late fee charged semi-annually for the third and each year after of assessment delinquency.

4. ROADWAY MAINTENANCE REPORT & UPCOMING WORK -- President, Tina Walker

Last fall, crusher run material was tailgated and spread on the hills and corners by Patterson Creek Enterprises.

The beginning of 2025 brought us some snow and Patterson Creek Enterprises did another fantastic job of getting our roads plowed and hills passable. We have recently received a quote for snow plowing and cindering for the upcoming winter season. After no rate increase for the past two seasons, they have increased the rate from \$100 to \$105 per hour for plowing.

Rain in June caused blockage of culverts and flooding, which caused roadway erosion and culvert failure at the bottom of D Hill and roadway erosion at the bottom of Pursley Run. Two of the three metal culverts at D hill were rotten and new plastic culverts were installed within two days due to the assistance of Fred Hanlin with Kesner Excavating. Fred being the lone operator required neighborhood assistance to get the work completed. Thank you to Steve Bates, John Kennel, Scott Lambros, Dave Greise and Michael Walker for volunteering their manual labor and equipment. Without the neighborhood assistance, it would have taken much longer to get this work completed. And it would have been much more expensive!

For upcoming work, we will be marking culvert locations and priority for cleaning along with ditching alongside the roads. We have one culvert on WTR that is plugged up. During the rainy season, a pond was formed on the uphill side of the road and water was flowing over the road. Once the pond had dried up the culvert was inspected. This is a 4' culvert that if we are not able to clear out, will require installation of pipe. We have had one contractor look at it with the recommendation of installing a new culvert and leaving the existing one in place due to the depth of the pipe. More to come on this issue and resolution as our first approach is to try to clean it out.

Director, Bruce Holtje was introduced to provide background and education on road maintenance and repair for future work. Bruce he is an 18-year resident of WTR. Bruce was schooled at Cornell in Materials Science and Engineering and is a retired Senior Staff Engineer. He has worked in the fields of Business Machines, Reliability, Electrographics, and Pharmaceutical Automation. During his career, he was known as a problem solver and within that time frame he was awarded 12 patents. With his areas of expertise, Bruce never had to work in the field of Hydrology, but it's all Physics and Math and lucky for us he knows both. We are fortunate to have Bruce volunteer his time and his love of math and science.

5. DIRECTOR'S REPORT: ROADWAY IMPROVEMENTS -- Director, Bruce Holtje

Director Bruce Holtje gave the following presentation regarding culvert design:

I hope the recent wash-out of the roadway at the bottom of D Hill is a clear sign that there is a need to improve this critical point in our roads. At this time, I hope to explain that there are things we can do so this won't happen again. The bottom Pursley Run has also done this to us in the past decade or so.

We are a private community; Patton Corp. didn't have to build our roads to either state or federal guidelines. They didn't.

Over 50% of the roads in the US are unpaved. There is a TON of information on how to build and maintain our types of roads.

The recent floods we've had, bad as they were, are not the "worst case scenario" that the roads are supposed to be built for.

I am NOT suggesting we should make our roads the way WV DOT builds roads. I do think it important to know what some of the "best practices" are when we make decisions about what to do with our roads.

Some of the minimum requirements for unpaved roads by the WV DOT that we are NOT meeting are:

- Minimum width: 18 ft. At the bottom of D Hill we are 11 ft. Extra width means more mass = stronger.
- Minimum depth of surface material: 4 inches. We have an inch or less.
- Minimum shoulder width 2 ft, shoulder slope: 1 inch per foot. We have about 2 ft, but they are shaped wrong.
- Minimum crown: 1/2 inch per foot (4.5 inch crown on an 18 ft road width) on straight roads.

There is more but these are things we can pay closer attention to help the road survive.

Twelve years ago I studied the situation at the bottom of D Hill in a lot more detail. I mapped the drainage area (2-1/4 square miles), used NOAA data to determine rainfall intensity, USDA for soil types, WV Forestry for runoff characteristics, inflow, headwater, outflow, and tailwater...

I found 3 methods to make the calculations: one quick, one involved, and an on-line calculator from USDA.

The "answer" was 4700 to 6300 cubic feet per second of water. Our new 36 inch culverts plus the old 48 inch culvert (assuming we take away the boulder that is plugging half of it) have a total capacity of less than 300 cubic feet per second. We can't put enough culverts in to handle this kind of flow. (And a bridge is too expensive (\$500,000)).

This means there will always be storms that will overtop the roadbed, and per se, that's okay, as long as we build the road to survive these events. It is not.

I made a further estimate of the weight of the roadbed keeping it in place, and compared it to the hydrostatic and hydrodynamic pressure against the berm of the road trying to push it out of the way.

- The road bed is about half a million pounds, 500,000
- The coefficient of friction keeping the road bed in place is about .3
- This means that it takes 150,000 pounds of force to push it away.
- The force of 6 feet deep water on 50 foot of berm calculates to 150,000 pounds.
- We have no safety factor (should be at least 2).

This means events like we just had are very close to wiping out the structure we have. We have to change what we now have, so it will stay put and survive these high water events.

What can we do? What should we do?

There are two things:

THE FIRST THING WE SHOULD DO is modify the shape of the berm, to the shape of a shallow slope, to change the component of the horizontal pushing force of the water. Lifting the water up is concurrent with a downward force of the weight of the water to actually help hold the berm in place.

What we need to do is fill the upstream side of the berm with rip rap and fill dirt at a shallow enough angle to accomplish the six feet of lift we need to over-top the roadbed.

AND THE SECOND THING WE SHOULD DO is modify the roadbed surface so it survives the rushing water, if the surface gets eroded we'll have a surface that we can't drive over and tail-water can erode the backside weakening the berm.

You probably have seen the rip-rap just added to the back side, this is some of what we need, but more of it.

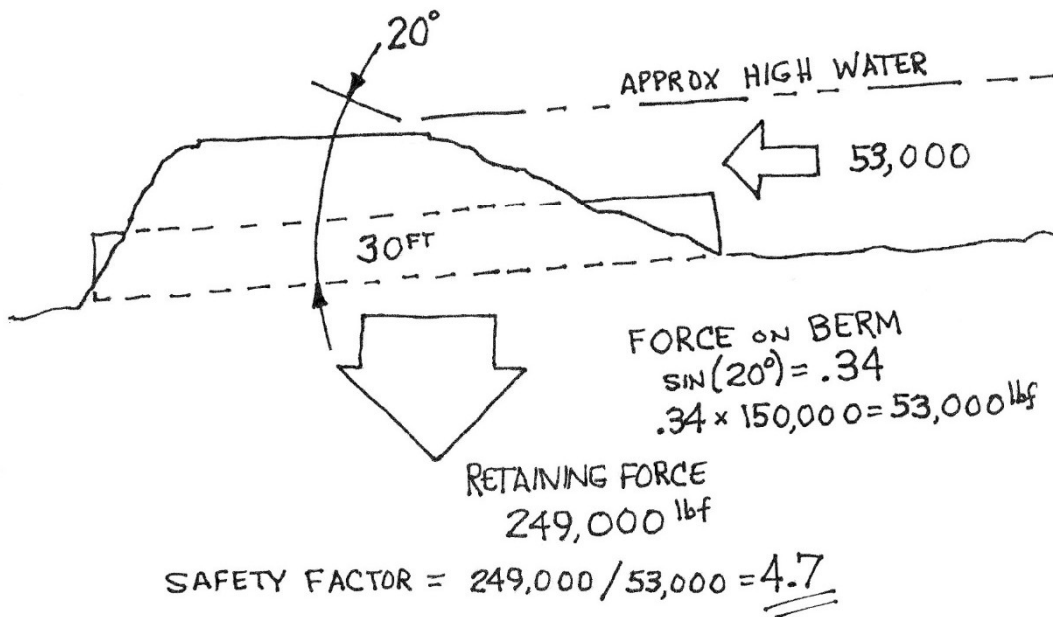
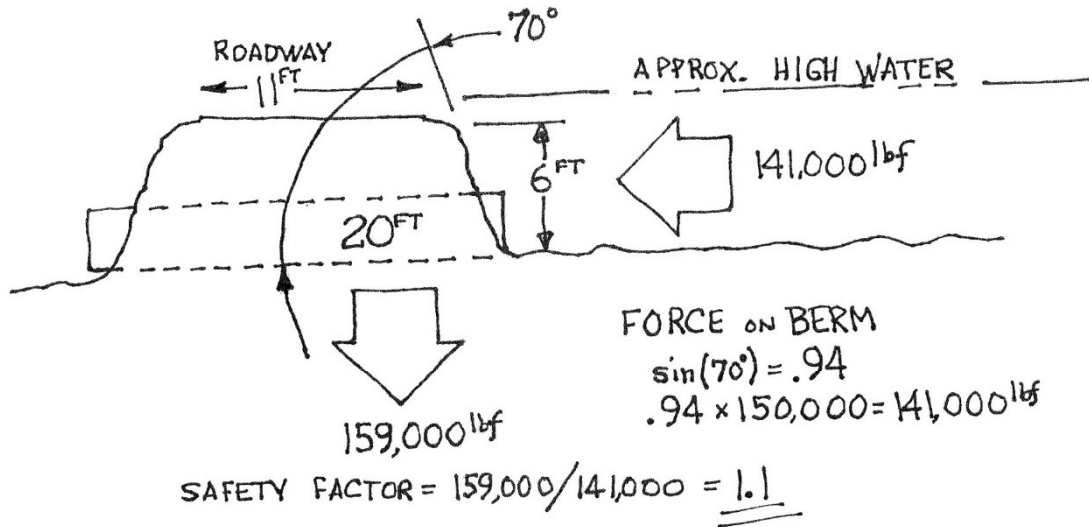
The water over-topping the road, just this past storm, was perhaps moving across at 10 to 15 MPH, worst case we could have water moving at up to 30 MPH. Sort of like a 90 foot wide fire hose.

Making the road surface more resistant to erosion... We can pave it, put down a thick layer of tar and chip, cover it in concrete, and there are chemical binding additives. I don't know what the right thing for us

is, but we have to do something. You all saw the undermining of the edges of Ed Welsh Rd, and that was a much smaller amount of water.

Doing these things to this critical point in our road system will not be cheap; but less expensive than rebuilding it again, and unfortunately "again" will come.

D-HILL BERM-CULVERT CROSS-SECTION



NEW BUSINESS

6. ASSESSMENTS FOR 2026 -- Treasurer, Susan Marshall

The Board of Directors proposed an increase of \$110 which was discussed and voted on. This will bring the dues from \$190 per lot to \$300 per lot due December 31, 2025. The increase is in support of rising costs & general roadway improvement. There was extensive discussion on this topic, noting several key points:

- a basic cost of living increase has not been reflected in the annual dues assessment over the years,
- research of comparable assessments in surrounding areas shows that we are below other community assessments,
- our entire reserve was spent on the recent culvert and road repairs and another similar event would wipe out the entire budget for 2026,
- the HOA is not able to utilize credit to fund future expenditures which could put individuals in the position of personally coming out of pocket to help fund HOA projects; and
- the need to maintain road access in and out of the community is greater than ever, especially with more people living here full time, which will require financial investment to update and improve the road infrastructure as needed.

A one-time assessment was suggested and discussed. However, in light of the Director's report, and the need for increased investment in road and culvert infrastructure updates and prevention, a motion was made to vote on the new annual increase, which was seconded, and accepted.

The Vote for the assessment increase was Yes- 42, No-26.

7. 2026 BUDGET PRESENTATION -- Treasurer, Susan Marshall

Susan Marshall reviewed the 2026 budget, which is based on the previous years' spending trends, anticipated future expenses, along with the 2026 base annual assessments in the amount of \$31,800. As of September 1, 2025:

- Total spending: \$25,208
- Total income: \$19,096
- Carryover surplus 2025 funds: \$ 7,580

2026 Projections:

Income: \$39,380.00

- Assessment Income: \$31,800
- Carryover surplus 2025 funds: \$ 7,580

Expenses:

- Roadways Maintenance and Culvert Replacement \$(22,655)
- Snow Removal: \$ (3,000)
- Common Areas: \$ (1,490)
- Reserve Fund: \$ (7,580)
- Administration: \$ (2,000)

- Community Relations: \$ (155)
- Delinquent Accounts: \$ (2,500)

Total Budget Projected for 2026: \$39,380.

8. NOMINATION AND VOTE—All positions are open. (President, Vice President, Treasurer, Secretary, and Director).

There were no new nominations or volunteers. A unanimous vote approved the current volunteers staying in their respective positions for another term.

9. OPEN FORUM FOR HOA MEMBERS COMMENTS, CONCERNS AND/OR QUESTIONS

The Postmaster has reported that boxes at the entry of WTR are full, but PO boxes at the post office are available. Please let the Board know if you do not need or want your mailbox and are willing to let someone else have it. One option available to us would be the addition of a 12-box stainless steel mailbox on a pedestal set in concrete, which could be added to our current mailbox setup at a cost of \$2,500. It was also noted that the package mailboxes stay full, so notices are being delivered to people to pick up packages at the post office.

Reminder that we do have restrictive covenants. Please refresh your knowledge of those as these are rules in the neighborhood. It was noted that some covenants are not being abided by, which could result in fines being assessed. Self-enforcement is encouraged. There is a complaint form available which will be distributed with the meeting minutes or in the dues packets.

Covenants committee never kicked off – is there still interest in reviewing and updating? If so, who is interested? Some have expressed continued interest. Please let Tina know if you would like to volunteer.

10. IF REQUESTED, MEETING SUMMARY AND ACTION ITEMS – A meeting summary was not requested.

Action items were to reconvene the road committee to discuss future action needed such as exploring other bases for the roads before winter, and assessing priority of culvert updates. It was noted that Kip Effman is being added to the existing road committee.

11. NEXT ANNUAL MEETING DATE FOR 2026 IS SATURDAY, SEPTEMBER 12, 2026, at 11:00 am AT THE COMMON AREA POND

12. REQUEST FOR MOTION TO CLOSE MEETING -- President, Tina Walker

The motion was seconded and approved, and the meeting was adjourned at approximately 2:08 pm.