

LHRA MEETING MINUTES

August 18, 2026

Present: Terry Segerberg, Scott Petersen, Jane Wolf, Steve Seibert, and Sherry O'Connell

Minutes Approval: The minutes from the July board of trustees meeting were unanimously approved.

Unfinished Business: None

New Business: (Scott) The Board discussed concerns raised by community members regarding potential liability exposure associated with the annual fireworks and bonfire events. To address these concerns, Scott reviewed options for increasing the Association's umbrella insurance coverage. Umbrella insurance provides an additional layer of liability protection beyond the limits of standard insurance policies, helping to protect the Association against large or unexpected claims.

The Association currently maintains \$3 million in total liability coverage, consisting of \$2 million in primary liability coverage and \$1 million in umbrella coverage. Scott contacted the Association's insurance agent and requested an on-site assessment to evaluate whether we are carrying sufficient coverage. The agent reviewed the existing policy and recommended increasing total coverage to \$5 million.

The Board noted that approximately \$1,500 annually has been budgeted for insurance expenses; however, additional funds would need to be re-allocated to cover increased premium costs. Terry further noted that the policy has not been reviewed since its inception and that the Association's operations and activities have evolved over time. Based on the quotes obtained by Scott, the additional coverage can be secured at a reasonable cost.

After discussion, the general consensus among Board members was to increase the Association's umbrella coverage to a total of \$5 million in order to provide enhanced protection against potential liability claims. Residents are reminded that all parcel owners share 1/55 of any potential liabilities not covered by this insurance, so a personal umbrella policy may be warranted if you feel \$5 million of coverage is inadequate.

Ongoing Business:

Planning Committee: (Jane) The residents at #2 contacted Jane regarding the removal of several trees located near their home that were considered a potential hazard due to the risk of falling and causing property damage. The members of the planning committee on site approved their request to remove the trees. The residents also noted that they are planning to remove honeysuckle from their property at a future date. The residents of #57 are in the process of a pond repair/renovation project. The homeowners informed Jane that their pond developed a leak requiring it to be drained and a liner installed to correct the issue. The residents of #16 also requested Jane's approval to remove a small landscaping bed near the front of their property. The bed will be replaced with grass.

Maintenance: (Scott/Steve) The neighborhood lost several trees due to the recent storms including a tree that fell near the entrance to the subdivision. The board would like to express our sincere appreciation to Jon Wolf and Evan Sturm, who volunteered their time and effort to remove and clean up the fallen tree.

Steve Seibert will serve as the Association's primary contact for our mowing contractor, Mullins. Steve has worked with Mullins during his previous service on the Board of Trustees. His familiarity with the company will ensure effective communication and monitoring of mowing services.

Finance: (Scott)

There are only a few items to report this month. Scott submitted payment for one invoice to Mullins for mowing services. In addition, all annual dues have been paid. The only remaining financial matter for the Board's consideration is the timing of the annual transfer to the reserve fund. Scott recommends making the deposit in September, as it has traditionally been a favorable month for market performance.

Miscellaneous Issues:

Little Library: (Terry) The new Little Library has been installed near the mail station. Special thanks to Lindsay Bibler for researching and selecting the new library. Thanks also to Art Crawley and Steve Seibert for their time and effort assembling and installing the library.

Correspondence: (Terry)

A home located at #41 has been listed for sale. The property is currently vacant and is being marketed through a realtor. Terry received updated phone numbers from a resident and has submitted this information to Sherry so she can revise the resident contact list.

Timeline and Upcoming Activities: (Terry)

August 2026

The annual insurance renewal takes place in August.

September 2026

The Board will begin seeking volunteers for the Annual Bonfire and will ensure that estimated tax payments are submitted.

October 2026

The Annual Bonfire will be held on October 24, 2026.

November 2026

The annual holiday fund collection for community service providers will be organized and distributed.

Socials: (Terry)

August 22, 2026 – The end of summer pool party at the Womack's #23

September 11, 2026 – Friday Night Social at the Bibler's #71

October 24, 2026 – The neighborhood Bonfire.

