

West Central Neighborhood Association

Board Meeting Minutes

January 9, 2024 6:00pm

Call To Order –6:01 pm

- Attendees: Joel Sauer, Kelly Benton, Bethany Pruitt, George Taylor, Anita Kuker, Connie Mettler, David Lupke, Al Hofer
- Absent: None. Full quorum present.

Welcome New Members

- Today is Anita's first meeting as our Membership Chair!
- Alan Jones will be joining as an advisory member, taking over for Andy Stout

Liability Insurance

- David Lupke of Lupke Rice attended to share recommendations about our insurance.
- We currently have General Liability, which protects us from things like someone being injured at the HG Tour. We also have auto insurance which covers people driving on behalf of the neighborhood.
- Recommendation: D&O (Directors and Officers). Covers acts, errors and omissions of the board. Possible claims: 1) doing the tour having inadequate security or presenting a house that is unsafe, 2) injuries covered by general liability but does not cover us for creating an unsafe environment (being sued because we should have known better). The tour is our biggest exposure, followed by the management of money (ex: a claim that we misspent our money). D&O would also cover volunteers named in a suit. Another example: creating a racist or otherwise discriminatory policy.
- We are not protected if we commit criminal acts. We are protected if one board member is a "bad actor" and other board members do not know.
- Cost of D&O): starts at \$200 premium. Deductible is in the \$1000 range.
- Other potential insurance needs: Employee Dishonesty Bond. This protects the association from losses from embezzlement.
- Other potential need: employee injury coverage. This is a no-fault policy that would allow us to cover medical costs of a volunteer who is injured (without assuming liability).
- Question: alcohol related liability. A: If we are selling at an event, we (the neighborhood association) need to be named as an additional insured. If we offer for free, we have coverage for these kinds of social events. David recommends hiring a licensed vendor and being named as an additional insured.
- Board expressed interest in getting these additional protections. Action item: David will get us more specific pricing for these recommended policies.

Setting 2024 WCNA Priorities

- Joel solicited ideas for our 2024 budget priorities:
 - Continue with historic preservation efforts, including our HP Committee
 - Establish a scholarship/grant fund in Jack Meredith's name to help people train to do historic preservation and rehabilitation work
 - Increased walkability by finding a way to replace sidewalks without needing homeowners to fill out an application
 - Addressing theft in the neighborhood. Possibly add package boxes for front porches to the security program. Or have someone come talk to us about tips to prevent theft.
 - Keep trees as a priority. Joe Francis does a great job with this.
 - Bike-ability. Pursue the neighborhood grant opportunity. Possibly have "sharrows" painted on the streets. Reach out to Chris Leonard to lead this and keep him engaged.
 - Email poll to members to get feedback on priorities.

2024 WCNA Budget

- George Taylor presented the year-end 2023 financial statements and budget proposal for 2024.
- Suggestions for the proposed budget:
 - add item for signs for neighbors to put out for WCNA meeting reminders (\$500)
 - Change levels of funding for programs: 1) Beautification \$5000 and increase the max benefit to \$500; 2) Trees \$3000; 3) Sidewalks/curbs \$4000; 4) Security \$500
 - Add item for accounting fees \$1000
 - increase liability insurance to \$1000

Thieme & Berry Intersection Issues (Kelly)

- The look— no landscaping
- Loss of ~7 parking spaces because there are new stop signs much further up than they used to be. Not a problem now, but several of these houses are under-occupied
- The tight right turn— the curb is already crumbling and large vehicles (trash truck, fire trucks, etc) cannot fit.
- Joel will reach out to Charlotte for most up to date information

Action items for next meeting: create 2024 calendar, make decision on storage facility.

Concluded – 7:50 pm