



Meeting Minutes

Board Member Meeting - September 17, 2026 at 7:00 pm

Agenda

Item	Responsibility
1. Open Meeting a. Board Members Present b. Board Members Absent c. Members/Others Present	Tim Ratterman
2. Approval of Minutes Posted on BLE Website for August 20, 2026 Meeting	Board
3. Sheriff Speckman	Board
4. Open Board Position	Tim Ratterman
5. Treasurer Report Financial Updates Delinquent Account Status Insurance Coverage Bookkeeper Wages	Jim Perkins
6. Reserve Study Update	Jim Perkins
7. Technology Updates	Mark Richter
8. Caretaker's Update	Hunter Peralta
9. Architectural Controls Committee	Marty Stevenson
10. Horse Corral Insurance/Horse Boarding	Mark Leonard
11. Water Updates	Mark Richter
12. Other Business Ajax Properties Dan Wilkie	Board
13. Member Comments	Members
14. Adjourn	Tim Ratterman

Minutes

1. Open Meeting

Board Members Present	Board Members Absent	Members/Others Present
Tim Ratterman Aagje Barber Mark Richter Jim Perkins Mark Leonard	None	Marty Stevenson Mike Hacskaylo Alayna Kearns Heath Speckman Linda Keller

Board Members Present	Board Members Absent	Members/Others Present
Mike Hansen		Hunter Peralta

2. Approval of Minutes Posted on BLE Website for August 20, 2026 Meeting

Minutes for the August 20, 2026 meeting were approved as written.

3. Sheriff Speckman

Sheriff Heath Speckman joined the meeting to provide an update on the Lake County Sheriff's Office and to discuss public safety concerns in the Beaver Lakes area. He reported improvements in staffing and that the Sheriff's Office is pursuing law-enforcement accreditation. He also discussed lessons learned from the Willow Fire, including the importance of local knowledge and the need to review and improve County-wide evacuation planning and public communications.

The Board discussed traffic concerns on the roads serving Beaver Lakes. Sheriff Speckman explained that reckless driving and impaired driving can be enforced on private roads and encouraged residents to report those situations to dispatch using the appropriate description. He noted that deputies may have limited response times due to the remote location, but the Sheriff's Office is working to improve coverage. He also discussed jurisdictional issues involving abandoned vehicles on Forest Service property and indicated that additional Forest Service law-enforcement resources are expected in the area.

Sheriff Speckman thanked the Board for the opportunity to discuss the issues and offered to participate in a future meeting if helpful.

4. Open Board Position

Kathleen McElroy resigned from the Board during the week of the meeting due to her school workload, creating an open Board position for the remainder of her term. The Board discussed filling the vacancy by appointment.

The Board noted that the primary need for the new Board member is assistance with the Secretary role and preparation of meeting minutes.

5. Treasurer Report

The Treasurer reported that the HOA remains in good financial condition. Income is in line with budget and expenses are below budget. Cabin rental income for Cabins 2, 3, and 4 has exceeded the \$6,000 budgeted amount for the current fiscal year. A refund of approximately \$13,300 is expected for magnesium chloride that was purchased for Moyer Ranch but ultimately was not applied to its road.

Bank balances were approximately \$479,000, compared with approximately \$497,000 at the prior reporting period. Major recent expenditures included road materials and trucking, payroll,

water-related legal expenses, taxes, donations previously approved by the Board, and utilities. An additional plumbing expense is anticipated for work needed at the upper-lake bathroom.

Delinquent accounts have decreased from five accounts totaling approximately \$9,500 to four accounts totaling approximately \$7,700. Fourth delinquency notices have been issued, and the Board discussed continued follow-up and collection procedures during executive session.

The Board reviewed the HOA's insurance coverage with the State Farm agency in Buena Vista. The review identified several equipment and vehicle coverage changes, including removal of the Dodge fire truck, removal of the obsolete backhoe and bulldozer, and addition of the Caterpillar front loader. The Board also discussed confirming the loader's year, reviewing annual mileage on the Beaver Mobile, evaluating building replacement-cost coverage, and considering whether higher vehicle deductibles could offset increased building coverage. The Board will consider obtaining a contractor's estimate of rebuilding costs to help evaluate the appropriate building coverage and future budget needs.

The Board discussed bookkeeper compensation. The bookkeeper has been paid \$30 per hour since 2019. After reviewing inflation, market information, historical hours, and the current budget, the Board voted unanimously to increase the bookkeeper's rate to \$36 per hour effective September 1, 2026. The Board may revisit compensation during the next budget cycle. The possibility of an employee agreement was also discussed, but no action was taken.

6. Reserve Study Update

An on-site reserve study visit was completed on September 11 with Andrew Klausen, with Board and caretaker participation. The consultant appeared to have obtained the information needed for the study. The Board clarified that previously discussed 2021 ditch work was substantially less than the amount initially identified and that a larger proposed culvert project was not undertaken.

The reserve study is expected by November 3, 2026, or earlier. The consultant is also expected to provide a short video that the Board can use for future meetings and potentially post on the BLE website.

7. Technology Updates

The Board discussed a small number of cabin-related issues that the caretaker is addressing. The Board would like to review cabin reservation procedures, including reservations, modifications, and cancellations, before the next season. The Board also plans to review cabin descriptions, supplies, equipment, and caretaker inspection procedures during the winter.

8. Caretaker's Update

The caretaker has been grading the roads after rainstorms. Almost all the grading is on Empire Valley Road. There was some discussion about renting a roller to compact freshly graded road, but the cost

is high. There is a need to find a soil stabilizer that the Moyer Ranch will allow us to apply to their 1.9 miles of road because they do not like magnesium chloride. We welcome suggestions from our members of more organic road stabilizers that the Moyer Ranch may find acceptable.

There is a need for more road base about a quarter mile above the lower swinging gate. Marty and Hunter will get a cost estimate for additional road base. The beavers are actively building dams in our diversion ditch and at the inlet to the lower lake. Hunter is checking those locations every couple of days. The plumbing leak in the shower house is leaving the left unit with a wet floor. A plumber is scheduled to come look at it on Friday, September 18.

9. Architectural Controls Committee

The Architectural Control Committee reported three approvals during the period:

- 84 Basalt Circle: Site work to repair septic system
- 1330 Empire Valley Drive: Site work for garage
- 325 Mallard Road: Canvas shed

10. Horse Corral Insurance/Horse Boarding

The available recording captures only the latter portion of the discussion regarding horse corral insurance and horse boarding. The Board discussed referrals for equine liability insurance after learning that State Farm does not insure horse corrals for equine liability. The Board had received referrals to other agencies that may be able to provide this coverage and will consider those options.

The Board confirmed that it has not moved toward allowing members to keep or board horses on their individual properties. The common-area horse corral remains closed. The gates had been removed, and the Board discussed the need for a sign clearly identifying the closure. Hunter Peralta and Mike Hansen will coordinate regarding the required sign language.

11. Water Updates

The Board reported that it had received no objections or opposition to the current water-rights filing concerning ditch flow. An additional 30-day period was provided to Moyer Ranch because a prior stipulation required advance notice of a new filing. The filing remains available for public review and comment.

Work is also beginning on the water-rights exploration project, although there has been limited progress to date.

12. Other Business

The Board indicated that the Ajax properties located above Beaver Lakes Estates are likely to be offered for sale in the spring.

The Board also recognized the passing of Dan Wilkie, a longtime member of the Beaver Lakes community who had served on the Board and the Fishing Committee. Board members expressed their appreciation for his contributions to the community and their condolences to his family.

13. Member Comments

No additional member comments were raised.

14. Executive Session

The Board entered executive session to discuss confidential matters relating to delinquent member accounts and collection matters. The discussion included the status of delinquent accounts, payment-plan follow-up, collection procedures, and the process for filing liens. No details of the executive-session discussion are included in these minutes.

15. Adjourn

The meeting was adjourned following a motion and unanimous approval by the Board. The meeting was adjourned at 8:39 pm.

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Future Meeting Dates

Board Meeting on Thursday, October 15, 2026 at 7:00 PM on Google Meet