

River Ridge Ranch ★ ★ ★ ★ ★
FOR THE GOOD OF THE MANY, WITH RESPECT FOR THE INDIVIDUAL

RIVER RIDGE RANCH PROPERTY OWNERS' ASSOCIATION **November 12th, 2026**
Board of Directors Meeting Minutes

Call to Order and Membership:

1. The River Ridge Ranch (RRR) Property Owners Association Board of Directors (BOD) quarterly meeting was conducted at the James' residence on November 12th, 2026. The meeting was called to order at 6:04 PM.

Board Members:

President	Susanne Fratzke
VP, Administration	Larry James
VP, Operations	Kevin Pare
VP, Treasurer	Ronni Croslin
VP, Secretary	Tracy Adams
ACC Chair	Tim Blair

2. Opening Remarks (Susanne) – Board and Guests were welcomed. Meeting was recorded.
   a. **Approved Motions:** The Board recorded the following unanimous actions since the last report: September 1: Approved electronic payment of construction deposits. September 15: Denied a request to hold a specific violation. September 21: Approved the dam inspection and report. October 15: Approved shredding fall-cleanup trimmings in place at Arrowhead Park.
   b. **Hearing RRR15000:** On October 15 the Board held a requested hearing with the owner of account RRR15000 regarding options to cure a specific violation. After hearing the owner's arguments and deliberation, the Board unanimously granted a temporary variance until January 31, 2027, under specific conditions. The violation is placed on hold; if it is not cured by that date, the violation process will resume.
   c. **Legal Review – Fence Rules:** On September 30 the Board requested legal review of two fence rules after conflicting interpretations with the ACC and no compromise. The rules reviewed were under RRs ACC Sect. 8 (mixed materials) and Section 4.04 C of the Fourth Amendment to the Declaration (fence materials). Counsel confirmed the Board's interpretation is legally correct: mixed fence materials on the same property are not prohibited, and the three-board-or-better standard does not prohibit rail or pipe material. Legal expense: $206.50.
   d. **Estate Drive Crossing Inspection:** The crossing (dam) is already more than 25 years old and was not included in the 2021 reserve study. Since this is a lifeline for some of our neighbors, the Board decided to request a professional assessment of the Estate Drive Crossing by a licensed dam inspector. The report provided concluded that the crossing/dam is physically in good condition; however, the culvert system is not adequate to pass the 100-year flood event without overtopping. The embankment is partially armored with a layer of large rock rip rap on the downstream slope. The rip rap, combined with the blacktop roadway, will provide some erosion protection from overtopping. As a first step, the inspector recommended that the embarkment on both sides needs to be trimmed down according to the specific guidelines, and in a second step more rip rap needs to be added to the downstream slope. On Oct 15th, the board met at the location, and it was agreed to start with a small group of volunteers tackling the vegetation and trees in a coordinate and safe manner, preferrable this winter season. After everything is cleared, the second step will have to be taken on. *(See attached)*
   e. **Bartlett Electric Cooperative Annual Meeting:** The President attended the October 19 annual membership meeting and noted two items relevant to River Ridge Ranch. The 2021 winter storm created approximately $49 million in power costs. Securitization authorized by the 87th Texas Legislature is being recovered through a monthly charge of about 1–2¢ per kilowatt-hour over 28 years, averaging about $36 per household. Bartlett Communications (the community's fiber provider) will introduce cellular phone service expected to cost less than traditional providers.

f. **Road Inspection and Maintenance Plan:** In the summer of 2021, 2 miles of River Ridge Ranch Road, and a quarter mile into Crestwood, had been resurfaced by Warren Asphalt using chip and seal method. Including some concrete work needed, the cost totaled around $135,000 ($60,000 per mile). Since then, only partial work repair was done. This year we did not see the need for road surfacing, only repairing potholes. In 2027, a complete road inspection and maintenance will be established.

g. **Objectives:** Most Board member objectives are complete. Administration website work continues. The Secretary's CCR review is postponed to next year; the review was completed, Board deliberations for RR's occurred over the past two months, and the amendments are ready for a Board vote. October 24 town hall was successful. A newsletter was issued September 10, with the next issue scheduled for December. Operations has installed the speed signs. The President's transmission-line objective is closed, with continued monitoring, and the CCN transfer to Killeen / Clearwater District has no current updates. *(See attached)*

3. Old Business

a. **ATV Trail Signage:** Eight "No ATVs" signs have been installed on the trailhead posts. A final sign will be placed at the entrance to McBride.

b. **Star K9 / Former Aldrich Property:** No complaints have been received since August 22. Monitoring of gate access is limited because not all entries (including RFID) can be tracked and the property has not used assigned gate numbers. Activity level is unknown. Monitoring will continue.

c. **Water Conservation:** Since August 22 the Lower Trinity has dropped 4 feet and the Middle Trinity has risen 4 feet. Rain has had an effect, though the continued Lower Trinity decline while the Middle Trinity rises is noted as unusual. Clearwater District's planned measures for next year will be determined. Hans Fratzke attended the Clearwater symposium; no specific plans were announced. Clearwater reported average annual declines of 4 feet for the Middle Trinity and 6 feet for the Lower Trinity over roughly the past 10 years. The Lower Trinity has a much larger volume than the Middle Trinity. *(See attached)*

4. **Member Forum:** Stephanie Bocanegra inquired about the status of a building request. The ACC Chair stated the matter is being resolved with the ACC Committee.

5. New Business

a. **Rules and Regulations Amendments - Approved:** The Board unanimously approved the proposed Rules and Regulations amendments discussed from September 12 through October 12. The approved document will be signed, notarized, recorded with the Bell County Clerk, distributed by email, and posted on the website. The approved changes, as summarized in the outline *(see attached),* include:

1. Clarified and enhanced safety rules for community roads (speed limits, responsible driving, high-visibility clothing suggestion).
2. Consistent trails restriction limiting Common Trails to foot and horseback traffic only (no bicycles or motorized vehicles except for maintenance).
3. Clarified firearms and hunting rules on Texas law, TPWD rules, and trespass reporting.
4. Replaced exterior lighting requirements with encouragement of responsible, low-level, warm-colored lighting that stays on the owner's lot.
5. Enhanced pet control rules aligning with Bell County Animal Control.
6. Clarified political-sign rules consistent with Texas Election Code § 259.002.
7. Construction requirements referred back to Declaration Section 4.02.
8. Clarified OSSF requirements (aerobic treatment unit with surface spray or approved alternative, alarm, ACC approval, spray containment, and maintenance contract).
9. Clarified entranceways, fencing, grading, culverts, and mailbox rules (ACC approval; ornamental entrance and three-board-or-better fence within 12 months of occupancy).
10. Solar energy devices referred back to Bylaws and Declaration with prior ACC approval required.

11. Updated gate entry instructions.
12. Clarified terms in the Use of Commons policy and added Salter Park to park reservations.
13. Clerical updates (hierarchy box, terminology standardization, Table of Contents, burning guidelines, and removal of outdated notes).

b. **2027 Annual Budget:** Changes from the 2026 budget include the following:

Revenue: Gate-sticker income is now netted under Gate Stickers/Maintenance. Bank interest is increased to reflect CD investment revenue (expected about $2,500).

Expenses: Legal fees increased to $7,000 (governing-documents work); audit/tax prep increased to $700 (tax bill arrives late); insurance increased to $2,990 (twice-yearly billing); dues statements $0 (included in APM fee); telephone increased to $3,000 (Brightspeed rate change in June, offset by two free months valued at $490); landscaping increased to $4,000 (mowing contract unchanged; includes $1,000 for tree work, grass patching, front entry, and contingency); flag replacements $150 (new annual item); road repair decreased to $1,500; Gate Stickers & Maintenance increased to $1,200; electronic voting $200 (new); reserves $54,000.

Motion: Accept the 2027 RRR Budget. Motion by Ronni, second by Tracy. Passed unanimously. *(See attached)*

c. **Wreath Laying – Texas State Veterans Cemetery:** Jim Bondi annually organizes wreath laying at the Texas State Veterans Cemetery, where River Ridge Ranch has Section 219. Six volunteers have signed up for this year. A further request will go out closer to November 28 for the nearly 600 gravesites. Jim indicated interest in eventually transferring the effort to another volunteer. The Board agreed to raise the matter at the Annual Meeting.

6. Reports

a. **VP Operations:** *(See attached)*

i. Fall Clean-Up Day: Held October 17 with 25 volunteers. Parks were cleaned; Larry handled Bennett Park. Approximately 40 percent of the entrance road was cleared, including the areas near the planter to discourage wrong-way traffic; the opposite side remains. The S-turn was also cleared and will be added to the annual neighborhood maintenance schedule.

ii. Firewise: Chipping was done the morning of the meeting. Eight families participated, down from 11 previously. The group processed the road-trimming pile at Arrowhead Park; residents began removing material with tractors the same day. The Board noted that chipping is working well as an alternative to burning.

iii. Roads: Year-to-date road spending is $594, of which $112 was for patches and the remainder for signs. Two signs remain to be installed by January.

iv. Gate: Gate maintenance (net of card sales) is projected at $1,756 against a $770 budget, $986 over. Jesse and Christa were thanked for their help and for offsetting repair costs. A debug list of repairs that can be performed in-house has been started. The gate company advised that few components typically fail. Better cost data is expected next year. RFID stickers are now purchased directly at $12 each. No change is proposed to the $21.12 owner price, which covers programming by the gate volunteers, discourages unnecessary orders, and helps offset gate maintenance costs. Jesse relocated the bike button closer to the road. Phone and internet costs increased. Negotiation produced only two free months ($490). The phone line supports the keypad, and the internet service supports access to the gate system and cameras. A cellular option was quoted at $1,713 installed, plus a $40 to $76 monthly service plan. This may be investigated for 2027. The service plan is phone service only. We will still need to switch the internet over to BEC at additional cost.

v. Parks and Trails: Three picnic tables were installed for $2,454 ($1,146 under approved $3,600 budget). A volunteer plan is in place to move the tables if high water occurs; a Board member will make the calls. Each table weighs 215 pounds and requires four people to lift. Mowing now includes weeding around the picnic tables, and the mowing areas have been

redefined to include the ramps. The mowing contract amount is unchanged. Additional mowing on the ramps may be needed to control weeds. The trail map is fully rolled out, and No ATV signs have been installed. Bridge reconstruction is planned for 2027. Planning and design have begun; the work will be performed by neighborhood volunteers.

vi. Remaining Operations Items: Handrails at the parks, power washing of the picnic tables, and guidance signs for Crestwood Trail remain to be completed. An Operations Playbook for future VPs of Operations and a monthly/quarterly/annual maintenance schedule are being prepared to close out 2026. Issue raised about the condition of some driveway entryways, noting that vehicles exiting onto Commons roads are damaging the pavement. The Board agreed that the 2027 road inspection will include an assessment of each driveway entrance condition.

b. **VP Administration:** The Community Partners page has been updated to list only neighborhood-owned businesses. The website continues to be maintained with calendar updates, postings, and responses to inquiries. Email inquiries are handled or forwarded as needed. Lisa updated the Directory. The Welcome Committee (Tracy Winfield) welcomed the Williams family on River Ridge Ranch and the Williams family on Sunset. Flags have been replaced; a better source is being sought. Suggestions included adding the neighborhood bridge to the Projects page, demonstrating website resources at the Annual Meeting, and creating a section (also suitable for the newsletter) where homeowners can request neighborhood help such as house- or pet-sitting from local teenagers. *(See attached)*

c. **VP Treasurer:** Financials are through September 30 (October figures not yet available). Total operations is $39,799. Reserves total $252,926, including $15,069 in construction deposits, $26,123 cash, $50,347 in the 3-month CD, and $161,388 in the 6-month CD. Outstanding reimbursables total $3,366 (picnic tables, signs, and miscellaneous). Both CDs mature December 31. The Board previously agreed to roll the 3-month CD for another 3 months and the 6-month CD for another 6 months. The $3,000 Crossing inspection will appear in the October financials. *(See attached)*

d. **Secretary:**

i. Fall Townhall: The Fall Town Hall produced more comments, concerns, and questions through directed prompting. Newer families attended. Participants will be asked to bring smaller food plates. Ideas to increase attendance include four personal outreaches by each Board member, a child-friendly zone, flexible arrival times, and opportunities for community announcements. Items noted for Board consideration were taking advantage of current lower asphalt prices for possible road repaving and coordinating driveway work with any road project so homeowners could repave entrances at the same time. *(see attached)*

ii. Newsletter: Two quarterly newsletters have been published and are meeting the goals of improved transparency, volunteer support, and consistent, low-effort communication. The fall edition was issued September 10 and included a water-conservation handout. Feedback, including at the Town Hall, has been supportive. The Secretary recommends continuing the one-year trial. The winter edition is scheduled for mid-December and will include the fire-safety handout presented at the Town Hall.

iii. Survey: The Board discussed conducting another community survey and decided to plan for an annual survey around February. At the Annual Meeting, results from this year's survey will be connected to Board accomplishments.

iv. Governing Documents: The Board increased the 2027 legal-fees budget by $5,000 ($1,000 preliminary review and $4,000 finished response) to commission a legal review of the governing documents. The review will begin after the 2027 Texas Legislature adjourns on June 1, 2027. Monitoring of POA-related bills has started; three have been filed so far (limits on resale-certificate fees, repeal of the ban on certain rental-payment forms, and information required by TREC). From September 12 to October 12 the Board reviewed the current Rules and Regulations and proposed amendments; those amendments were voted

on at this meeting. Completed preparatory work includes review of current and pending Texas law, the existing governing documents, homeowner input, and ACC construction requirements, plus a cost estimate and timeline from Association counsel. The approved Rules and Regulations changes will be signed and notarized by Susanne and recorded with the Bell County Clerk. *(See attached)*

v. Annual Meeting Room Rental: Motion - Approve payment of the Annual Meeting room rental. Motion by Tracy, second by Ronni. Passed unanimously.

vi. August Board Meeting Minutes: The August Board meeting minutes were approved on September 1.

e. **ACC Chair:** Three houses and two barns are currently under construction. One additional request is pending and is expected to be resolved the following day.

f. **RRR Historian / Bell CAD:** Lisa visited the Bell County Appraisal District in Belton to investigate the apparent absence of certain parks on the Bell CAD website. The parks remain on the rolls but are not visible because of software layering. The application to remove the agent previously listed on the Association's accounts has been obtained.

7. Next Meeting – Annual Meeting will be held at 10:00 am, January 30, 2027 at First United Methodist Church, 3501 E. Elms Rd, Killeen.

8. Executive Meeting at 7:48 pm: The Board convened in executive session to address a concern raised by the ACC Chair.

9. Reconvene in Open Session at 8:12 pm. ACC Chair departed meeting.

10. Post-Executive Session: Board will contact RRR12600 to resubmit their fence building request.

11. Adjournment
    a. The official board meeting ended at 8:20 PM.

Tracy Adams– VP/Secretary

SUSANNE FRATZKE
PRESIDENT RRR POA