

Annual Budget Proposal and Community Meeting Report – October 2025

2026 Budget projection. Enclosed please find the **Annual Budget** projection for Keyes Ferry Acres Maintenance Association 2026 operational costs.

Road fee rate. Budget figures projected for 2026 are based closely on preceding years' costs. The annual road fee of \$250 per lot per year is a modest increase to stay abreast of fuel, services, administrative operation and project costs that are generally expected to trend upward.

Strong financial standing. The Annual Community Meeting opened with a review of accomplishments affirming KFAMA's overall sound foundation. As the fifth construction season nears its close, the Association is on firm financial standing. Carry-over funds from 2024 made completing major summer road projects possible, totaling over \$200K. The balance remaining can comfortably cover year-end expenses even if a costly need arises (such as road restoration due to a heavy storm). If a major unexpected event should occur, there is also the added safeguard of \$60,243 in reserve funds (a savings account of \$10,065 and a \$50,178 CD).

Major road improvements. Cumulative road accomplishments were reviewed next. KFA might be seen as two distinct sectors—south and north—where a main trunk road serves each: **Cedar Hill Drive** in the south and **Lakeview Dr / Burkett Rd** in the north (re-surfaced a previous season). Overlayment surfacing of Cedar Hill Dr from end-to-end this summer means that each sector now has an upgraded main trunk road. From Cedar Hill Drive, two main secondary roads branch off—**Wagon Trail** and **Greenwood Rd**. After widening Greenwood Rd, it is now resurfaced nearly in entirety. A portion of Wagon Trail was also widened as well as resurfaced. A lengthy portion of **Walnut Hill Dr** was resurfaced. While there is still far more to accomplish, if modest repairs are counted, sections in over half of all 31 KFA roads have received care or repair within the past five years. That is *major* progress.

Ditch and culvert care. Clearing ditches and culvert inlets (stormwater management) has been another summer focus. Where roadside drainage had not been properly configured or cleaned, heavy rains caused far worse road damage. Therefore, a recurring maintenance schedule has become established as a priority commitment.

Private lot owner contributions. Two new guidelines are intended to recruit support care from lot owners. Each guideline will be posted for full review. Briefly summarized, though, each guideline addresses the intersection where public areas meet private land—a juncture where the Association must depend on private property owners to contribute care and maintenance. Poorly maintained drainage on private land has a potential adverse impact on adjacent community-owned roads. The first new guideline calls upon lot owners to provide preventive care and maintenance on their private property (where Association care does not extend without special permission) so that well-maintained culverts and drainage ditches help prevent damage to adjoining community roads.

Noise complaint? Malicious damage? Reckless driving? by ATVs or other vehicles - **Report it please!!** Note identifying details where possible (license, color, regularity): call (non-emergency dispatch line) **304-725-8484**. Forward details to Board member, Mark, cemar818@yahoo.com

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Foliage or tree overgrowth care. Similarly, the second care guideline calls upon private property owners to be attentive to overgrowth, dying limbs or trees along their boundary lines that potentially could fall, blocking passage on public easements or thru ways. Community funds spent to clear obstructions might be conserved more often if private property owners proactively trim or remove growth that extends from within their boundary line onto common owned property.

Technical challenges. Technical limitations are the Association's greatest present challenge. Promise of an accessible user-friendly website and electronic dues payment has fallen short. Sending mass emails is problematic. An appeal was made at the meeting seeking those with tech savvy who might lend technical guidance. Please consider offering your expertise.

Glamor, none! Still rewarding. The future of the Association does however face a troubling trend: an abundant absence of community participation. Phenomenal progress has been made possible by dedicated members who have served on the Board. Seven people alone cannot maintain such momentum indefinitely. People are busy, understood, but a sustainable ongoing organization isn't possible without ready and willing folks on the bench ready to take a turn. When vacancies open or additional assistance could help, community members are needed. There's no reward of riches or glory! But having a hand in such a vital community contribution is richly gratifying.

Time for a Community Care Corps? As the community's single formal organization, the Board is approached about community issues unrelated to roads. We can offer only limited help, primarily as an information channel, such as giving representatives time to discuss these concerns at the Meeting. Tackling community issues depends on taking initiative, giving time, and collaborating. Perhaps it's overdue for residents to organize a Community Care group and here are a few starting points, as touched on briefly at the Community Meeting: 1) mailbox pilfering; 2) extreme high voltage power lines proposed to run thru KFA; 3) proliferation of outdoor cat colonies. The following folks are available to fill you in and welcome your questions/concerns or offer to help:

- 1) **Tammy Vincent** to purchase a locked mailbox at Short Drive or learn the process to acquire a locking mailbox unit tammy.vincent.id@gmail.com 208-866-8422
- 2) **Gary Towne** about potential impact on KFA from proposed high-powered transmission lines gteamb1635@gmail.com cell 218-230-4224 landline 304-930-1553
- 3) **Doris Marion** to learn about Mountain Cats and the Trap/Neuter/Release program ld124dtm@gmail.com 240-405-3005

Election result. The serving members were re-elected to fill the Board vacancies.

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KEYES FERRY ACRES MAINTENANCE ASSOCIATION

	Budget
	2026
Lot Fees per year	\$ 250
Total Lots	724
Total possible Revenue for Dues	\$ 181,000.00
Cash In:	
Cash Carryforward from Prior Year	-
Oak Meadows/Keyes Crossing 375.50 lots	93,375
348.50 Lots owned by individuals (-15% est of CY Dues Unpaid)	60,988
Prior Year Balances/Court Collections	-
Donation/Interest Income	-
Key Replacement	-
Developer Escrow	-
Total Cash In	154,363
	154,363
Cash Out: Operating	
Bank Charges & Fees	70
Tax Preparation	250
Legal Fees, Court Costs	1,500
Mowing	10,000
Office Supplies & Software	1,386
Post Office Expense (Mailings)	2,000
Liability Insurance	2,300
Taxes and Licenses	50
Rent Expense for Annual Meeting	200
Allegheny Power (est. \$18 per month)	-
Snow Removal	5,000
Subtotal of Operating Expenses	22,756
Cash Out: Road Maintenance & Projects	
Road and drainage repairs maintenance and upgrades	109,007
2026 Year Projects	
* JOB 2026-1* Ditch/culvert maintenance	10,000
JOB 2026-2 Entry Sign Big Rock	2,600
2025 Projects (carry-over)	
	-
Sub-total Road Work Done	121,606.50
Cash Out: Emergency Reserve Funds Contribution	10,000
Total Cash Out	154,363
BUDGET BALANCE	-

JODY ROSIER, TREASURER

Driveway Culvert & Ditch Care on Private Property – a KFA Guideline

[10/2025]

Managing stormwater and drainage in Keyes Ferry Acres is a vital component of preserving road surfaces. Acting in the interest of the community as a whole, KFAMA maintains roadside culverts and ditches to help prevent road deterioration. However, there are junctures where public road care intersects with drainage systems located on private land. At such points, the Association cannot provide care without crossing private boundary lines. At these areas, the Association calls upon private property owners to contribute care and maintenance on behalf of the community's investment in improved roads. This care is intended to avoid adverse impact on the adjacent community-owned roads from poorly maintained drainage on private land.

To help prevent damage to adjoining community roads, these guidelines urge preventive care and maintenance of driveway culverts and drainage ditches located on/within private boundary lines.

The rationale and authority of Keyes Ferry Acres Roads Maintenance Association (KFAMA) to publish these guidelines is also explained.

Purpose of these guidelines

The purpose of these guidelines is to:

- Promote proper drainage and water flow within and around privately held lots
- Prevent flooding and erosion of adjacent roads and neighboring properties
- Protect community infrastructure by preventing damage to roadways and facilities

Scope

While most ditches are located within road easements, these guidelines apply to each lot owner in Keyes Ferry Acres with drainage components such as driveway culverts, ditches or swales located on/within their property line.

Lot Owner Attention and Care

Each Keyes Ferry Acres lot owner is asked to maintain driveway culverts and the associated drainage system located on their property, which includes attention to the following:

- **Routine monitoring and cleaning** - containing and maintaining free flowing stormwater entails regularly inspecting driveway culverts and associated drainage systems. Clear them of obstructions such as debris, trash, leaves, branches, sediment or other.

- **Pay special attention during the following conditions** - before and after heavy rainfall; when standing water is observed in the swale; or when the culvert pipe is filled 20% or more with sediment.
- **Yard waste disposal** - prevent debris from entering the culvert or roadside ditches by properly containing or disposing of yard waste such as cut grass, dead leaves and fallen branches.
- **Repairing damage** - in a timely manner repair damaged culvert ends or barrels; remove debris to restore free flowing runoff and help prevent sediment buildup.
- **Maintain access** – to allow inspection and maintenance access, avoid obstructing culverts and ditches with fencing, structures or sheds.

Organization Authority and Oversight

Roadways are common owned property throughout Keyes Ferry Acres, maintained by funds collected annually from each lot owner. KFAMA has authority over roadway care and protection and so provides these guidelines on behalf of the community and its investment in improved roads. The guidelines are based on a premise of fairness: if road damage is traced to poorly maintained drainage by a private lot owner, it is an unfair demand on community funds to pay restoration or repair costs attributed to individuals' neglect.

It is understood that heavy downpours can overwhelm drainage systems that ordinarily perform adequately. But if road damage adjacent to their property is clearly attributed to failure to maintain a culvert or the associated drainage system, the KFA lot owner may be asked to contribute toward road restoration or repair cost.

Recommendations

As needed, consider hiring a professional for culvert and ditch preventive care, maintenance or repairs. Routine tasks help extend the lifespan of driveway culverts and avoid damage which may incur costly repairs. When stormwater is properly contained and free flowing, both the private property owner and the community benefit.

Summary

Improvement, upkeep and restoration of community roadways are a primary responsibility of Keyes Ferry Acres Maintenance Association. Managing stormwater and drainage is a vital component of preserving road surfaces. The Association cannot accomplish this alone without community participation. Lot owners with driveway culverts and/or drainage swales or ditches within/on their property line are asked to share this responsibility. Free flowing yet properly

contained stormwater is dependent upon well maintained drainage systems (culverts, swales or ditches). Though located on private property, they may potentially be vital in helping to protect the adjacent community roadway from damaging erosion.

When funds are conserved rather than spent on road repairs that could have been prevented, it benefits community-wide projects that improve roads for all.

Thank you.

Please note: Any lot owner planning to pave a driveway or install / modify / upgrade / or replace a culvert, please contact KFAMA for review of the proposed plan. There may be modifications that can optimize the drainage design.

Please refer to the KFAMA Culvert Installation Policy, available to view on the KFAMA website, KFAMA.org. *Once again, thank you very much.*)

For further information, please contact support@KFAMA.com

Lot Owner Tree and Limb Care on Private Property - a KFA Guideline

Introduction [Policy date 10.2025]

Downed limbs or trees that may obstruct traffic are not an unusual occurrence in a highly forested subdivision such as Keyes Ferry Acres. Removing obstructions which block commonly travelled routes as soon as feasible is a Roads Maintenance Association responsibility. However, some preventable obstructions may originate from within private property lines where Association care cannot extend without crossing private boundary lines. These guidelines are published with the intent to encourage preventive care by private lot owners; in an effort to limit spending community-pooled funds for removal of obstacles that originate within a private boundary.

Keyes Ferry Acres Roads Maintenance Association (KFAMA) has responsibility for maintaining safe and open passage on well-travelled community roadways or easements. However, there are junctions where public care intersects with private property lines. Along these boundary lines, the Association calls upon private property owners to contribute care and maintenance on behalf of the best interest and safety of the community as a whole.

These guidelines are based on a premise of fairness: if obstruction or damage is traced to poorly maintained overgrowth or obviously failing limbs or trees that cross into common land from within a private boundary line, it is an unfair demand on community funds to solely bear the cost of repair or removal costs. These guidelines introduce the expectation that the private lot owner share removal and/or cleanup costs if a downed tree or limb originates within their property line.

Keyes Ferry Acres Roads Maintenance Association authority to enact these guidelines is also outlined below.

General Principles

- **Safety and Access:** Property owners are asked to assume responsibility to ensure that trees and limbs from their property do not a) pose a threat to safety, b) obstruct access on community roads, or c) interfere with easements or shared pathways within the subdivision.
- **Property Owner Responsibility:** When they cause a problem or pose a credible threat, the KFA lot owner is asked to maintain or remove trees, limbs or other vegetation originating on their property. This applies regardless of whether the trunk is entirely within their lot line.

Provisions for removing obstructions from community roads and easements

- **Notification:** A property owner may be notified by KFAMA about concern for an obstructive or potentially hazardous threat from a tree, limb or vegetation originating on their property. A timeframe specifying corrective action will be given. If the property owner fails to address

the concern within that timeframe, KFAMA may proceed to take corrective action. In which case, the KFA lot owner may be held responsible for the mitigation cost. (The lot owner/s' road fee account will be billed, which will be due and payable within 60 days.)

- **Emergency Situations:** If a tree or limb from within a private property falls or poses an imminent threat to obstruct a community road or easement, the property owner where the tree originates is responsible for prompt removal of the obstruction. If the property owner cannot be reached, The Association may need to act at the earliest opportunity to restore safety or open roadway passage which may involve entry onto private property. If KFAMA takes corrective action, the KFA lot owner may be held responsible for shared cost. (The lot owner/s' road fee account will be billed, which will be due and payable within 60 days.) Please be aware that an emergency response from a contractor may incur an increased cost as an urgent service call.
- **KFAMA Action and Cost Recovery:** If a property owner fails to take appropriate action to remove an obstruction or address a potentially hazardous tree or limb, KFAMA is authorized to take appropriate corrective action. This includes removal of the actual or potential problem even if crossing a private boundary line is required. A share of costs for removal, including administrative and legal fees, may be billed to the property owner/s' road fee account and, if so, will be due and payable within 60 days.
- **Acts of Nature:** Healthy tree or limbs may very naturally fall as a result of events such as high winds or storms. Under such conditions as various Acts of Nature, the private lot owner's responsibility for cost may be waived.

KFAMA Organization Authority and Oversight

Maintaining safe open passage on well-travelled road and easements is a primary responsibility of Keyes Ferry Acres Maintenance Association. Therefore, the Association has authority to publish guidelines that promote preventive care and protection of roadways and easements. When possible, *community* funds should be conserved rather than used to pay for repair or cleanup cost for damage from a source that originates within a *private* property.

Recommendations:

- **Preventive care:** As a heavily wooded subdivision, downed trees or limbs are not uncommon occurrences in Keyes Ferry Acres. Property owners are encouraged to regularly inspect and maintain the trees and vegetation on their property to minimize the safety risk of falling limbs or obstructing roads or easements. It is in the best interest of both the community (which collectively funds roadway care) and the individual property owner, to regularly assess the viability of trees, limbs and vegetation along private boundaries

contiguous with roadways or easements and take proactive preventative measures. KFAMA can offer suggested service providers upon request.

- **Insurance coverage:** Particularly in cases involving storm damage, property owners may wish to consult with their insurance provider to understand their coverage for tree and limb damage and associated cleanup costs.

Each private lot owner who routinely monitors and manages concerns on their property related to overgrowth or dying limbs / trees makes a valuable community contribution. Money not spent on preventable obstruction removal or cleanup costs conserves funds which can be directed to community-wide projects that improve the neighborhood for all.

Thank you.

For further information, please contact support@KFAMA.com