

Linville Falls Club POA Meeting Ground Rules



Linville Falls

1. Focus on solving problems and keeping meetings productive
2. Maintain a non-threatening environment, check egos at the door
3. Attack the problem and not the person
4. Act as a team and support fellow board members
5. Keep comments concise and limit unrelated background information
6. Stay on task and follow the agenda
7. Listen to others and don't interrupt without asking
8. Data drives decisions
9. Business conversations outside of the meeting to be shared with the group
10. Comments should be for the entire group
11. Start and end meetings on time
12. Share Robert's Rules advice for team building, not intimidation
13. Summarize pending issues and agreements at the end of the meeting
14. Profanity will not be tolerated
15. Avoid personal arguments during board time

Linville Falls Club Property Owners Association, Inc.

2019 Annual Members Meeting Agenda

Saturday, November 16th, 2019 at 2:00pm
The Inn at Linville Falls Conference Room



Linville Falls

Pre-Meeting:

Guests sign in and ballot submittal at the sales office next to the conference room.

Meeting:

- 1) Declaration of a quorum and call to order 2:05pm
- 2) Call for approval of this agenda
- 3) President Report (John Szweda)
 - a. Welcome
 - b. Board Update and Meeting Ground Rules 2:15pm
- 4) Treasurer Report (Jean Crago)
 - a. Month end balance, current balance and collections 2:25pm
- 5) Utilities Report (John Plain)
 - a. Condition of water and sewer systems 2:35pm
- 6) Roads and Grounds Report (Ellen Mick)
 - a. Road conditions and landscape maintenance 2:45pm
- 7) Vote Results (John Szweda)
 - a. Election of Board Members
 - b. Proposed CC&R Change
 - c. Proposed 2020 Budget* 2:55pm
- 8) Developer Report (Glenn Goldan)
 - a. New construction update
 - b. Future planning 3:25pm
- 9) Community Conversation
 - a. Questions
 - b. Recommendations for the board 3:55pm
- 10) Call for a motion to adjourn 4:00pm

*note: If the proposed 2020 budget is not voted in, an alternate special assessment will be raised for a vote to finance the repair of the Stormwater Drain Pipe located at the entrance road.

2019 Financial Report



LFCPOA Accounts



FIFTH THIRD BANK

All monies received are deposited in our checking account in Marion.

All transactions are recorded in QuickBooks.

Funds not currently needed are transferred to one of three EJ accounts.

Edward Jones
MAKING SENSE OF INVESTING

- Budget Reserve Account
- Road Reserve Account
- Utility Reserve Account



Checking Account: Fifth Third Bank, Marion, NC

2,280.70 Balance 01/01/19
142,984.71 Deposits: assessments, late fees, interest
1,174.31 Old outstanding checks
2,280.00 Refunds rec'd - Road Reserve expenses
154,494.00 RDLG Loan rec'd 10/10/19
4,700.00 Transfers from Utility Reserve
307,913.72 Total income

154,494.00 Sinkhole project expense
73,259.46 Budgeted expenses
4,700.00 Loan payment
4,701.00 Refunds paid out
4,355.00 Total transfers in/out- Budget Reserve
21,590.73 Total transfers in/out- Road Reserve
17,790.25 Road Reserve expenses
280,890.44 Total expenses

27,023.28 Balance 11/16/2019

Budget Reserve: Edward Jones
5,252 balance 01/01/19
58,355 transfers in from checking
7,952 transfers out to road reserves
54,000 transfers out to checking
125 interest YTD
1,780 Balance 11/16/2019

Road Reserve: Edward Jones
14,207 balance 01/01/19
78,260 transfers in from checking
7,952 transfers in from Budget Reserve
56,670 transfers out to checking
625 interest YTD
44,376 Balance 11/16/2019



Utility Reserve: Edward Jones
23,415 balance 01/01/19
10,000 borrowed for sinkhole project
10,000 repaid borrowed amount
348 interest YTD
4,700 borrowed for loan payments
19,063 balance 11/16/2019



Linville Falls Club Property Owners Association, Inc.

2019 Treasurer's Report

RESTRICTED ASSETS	Current	YTD YTD	Total
Operating Expenses	\$22,723.28	\$22,723.28	\$22,723.28
Reserve	\$1,902.54	\$1,902.54	\$1,902.54
Reserve for Property	\$11,777.30	\$11,777.30	\$11,777.30
Total	\$36,303.12	\$36,303.12	\$36,303.12

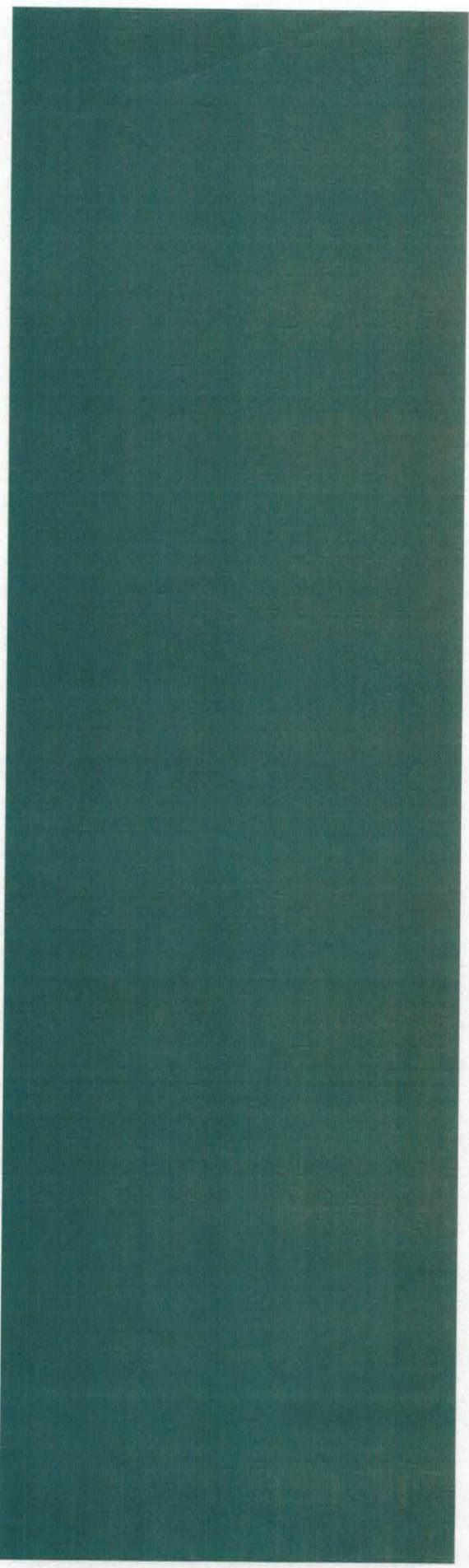
OPERATING EXPENSES	Budget	Expended YTD	Balance to YE	% YTD
Utilities	\$4,000.00	\$4,000.00	-\$4,000.00	100%
Water & Sewer	\$5,000.00	\$5,000.00	-\$5,000.00	100%
Gas	\$3,000.00	\$3,000.00	-\$3,000.00	100%
Electricity	\$3,000.00	\$3,000.00	-\$3,000.00	100%
Landscaping	\$2,000.00	\$2,000.00	-\$2,000.00	100%
Insurance	\$1,000.00	\$1,000.00	-\$1,000.00	100%
Repairs	\$1,000.00	\$1,000.00	-\$1,000.00	100%
Other	\$1,000.00	\$1,000.00	-\$1,000.00	100%
Total	\$20,000.00	\$20,000.00	-\$20,000.00	100%
Reserve	\$1,902.54	\$1,902.54	-\$1,902.54	100%
Reserve for Property	\$11,777.30	\$11,777.30	-\$11,777.30	100%
Total	\$33,679.84	\$33,679.84	-\$33,679.84	100%

RESERVE ASSETS	Actual	Liquid	Total Reserve
Operating Expenses	\$22,723.28	\$22,723.28	\$22,723.28
Reserve	\$1,902.54	\$1,902.54	\$1,902.54
Reserve for Property	\$11,777.30	\$11,777.30	\$11,777.30
Total	\$36,303.12	\$36,303.12	\$36,303.12



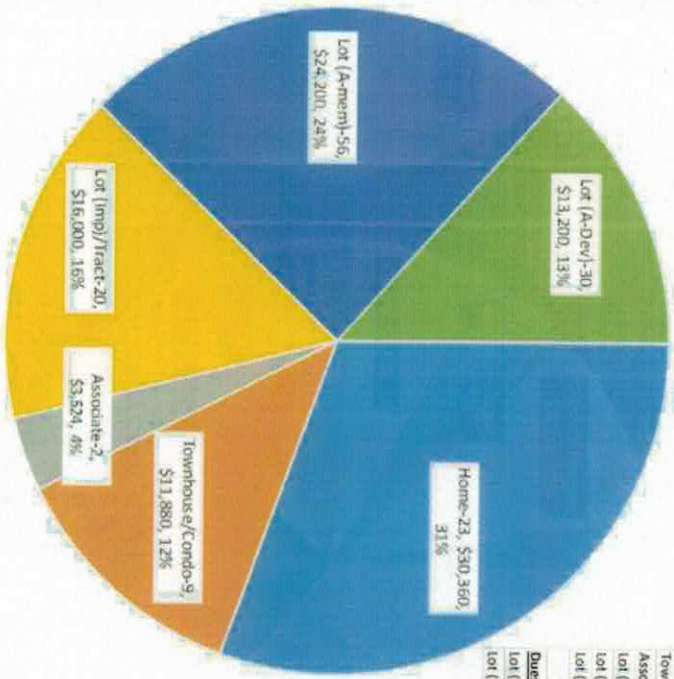
LFPCPOA FINANCES

2019 DUES AND BUDGET



2019 DUES AND RELATED BUDGET

Linville Falls Club 2019 Dues

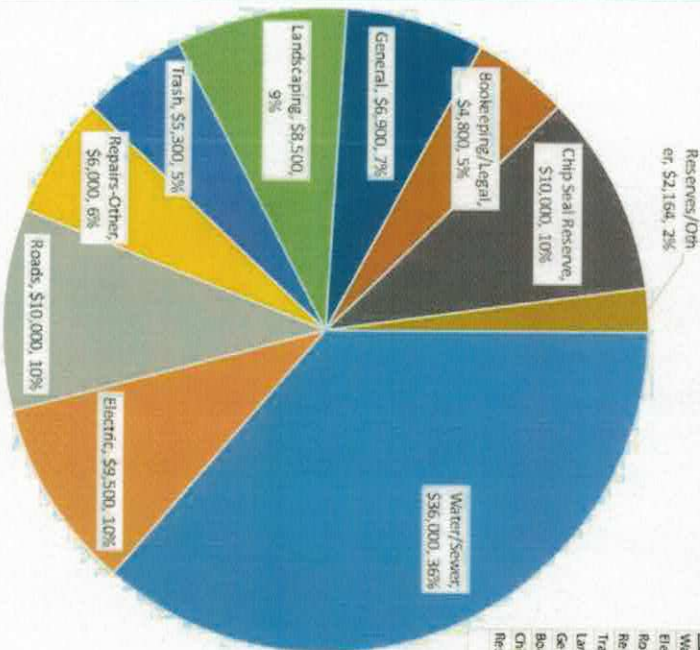


Dues Paying:

Home-23	\$30,360
Townhouse/Condo-9	\$11,880
Associate-2	\$3,524
Lot (Imp)/Tract-20	\$16,000
Lot (A-mem)-56	\$24,200
Lot (A-Dev)-30	\$13,200
Dues Example:	\$99,164
Lot (POA)-3	
Lot (B)-73	



Linville Falls Club 2019 Budget



Expenses:

Water/Sewer	\$36,000
Electric	\$9,500
Roads	\$10,000
Repairs-Other	\$6,000
Trash	\$5,300
Landscaping	\$8,500
General	\$6,900
Bookkeeping/Legal	\$4,800
Chip Seal Reserve	\$10,000
Reserves/Other	\$21,64
Total	\$99,164





LFCPOA CC&R CHANGE

2019 ANNUAL MEETING CHANGE



2019 ANNUAL MEETING CC&R CHANGE

Article V

Section 3. Annual Assessment.

Until July 1, 2009, the maximum annual assessment for each unimproved Lot Home Site shall be \$400.00, and the maximum annual assessment for each improved Home Site shall be \$1,200.00. Thereafter, the annual assessment for each unimproved and improved Home Site, apportioned as provided in Section 4 following, will be established by the Board of Directors.

The annual assessment shall be based on a budget-based evaluation. To the extent possible, the board will project the budget out for approximately 3 years for planning purposes and make such information available to the community. The budget shall be transparent and be presented annually for majority vote by the community. The budgeting process, including reserve calculations, shall be audited by a third party for ensic accounting firm or similarly recognized planned community consultant.

For purposes of determining assessments, the budget will be broken down into (1) the costs for operation of the drinking water system, the wastewater disposal system, and trash collection and (2) all other budget costs.

The costs for operation of the drinking water, wastewater disposal system, and trash will be divided equally among all existing homes, townhouses, condos, multi-family houses etc and will include an annually determined rate allocation for the Club and the Inn. Owners of undeveloped lots will not be charged for these budgeted expenses as part of the assessment.

All other budgeted costs will be divided equally among all existing homes, townhouses, condos, multi-family houses and lot owners.

In the event Declarant establishes additional or different categories of Home Sites, as contemplated above, Declarant shall, in a Supplementary Declaration of Covenants, Conditions and Restrictions, establish the amounts of assessment for such categories of Home Sites, and shall also establish the apportionment thereof under Section 4 immediately following this Section.

For purposes of this Declaration and determining the applicable annual amounts, a Lot Home Site shall be conclusively deemed improved at such time as any grading, staking, delivery of materials, or other pre-construction activity occurs with respect to or in preparation for the construction of a residence upon such Home Site, provided that, effective as of August 6, 2005, when a lot is sold by developer or an existing Lot Owner, the new owner of the lot(s) shall have twenty-four (24) months from the date of closing to start home construction or the lot(s) will be deemed improved and assessed at the then current improved Home Site annual assessment rate commencing on the next assessment billing date. Once a Lot Home Site has been conclusively deemed an improved Home Site, pursuant to this Section, such Lot Home Site shall remain an improved Home Site for all purposes thereafter.

(a) From and after July 1, 2009, the maximum annual assessment for each of the above groups of Home Sites may be increased or decreased by the Board of Directors effective January 1 of each year, without a vote of the Members, but subject to the limitation that the percentage of any such increase shall not exceed ten percent (10%) of the assessment for the previous year, or an amount equal to the percentage increase in the United States Department of Labor-Consumer-Price Index-All Urban Consumers (All Cities) from the effective date of the last annual assessment to the effective date of the annual assessment being established, whichever is greater, without a vote of the Members.

(b) The Board of Directors may fix the annual assessment at an amount not in excess of the permitted maximum.

(c) From and after July 1, 2009, the maximum annual assessment may be increased in excess of the above maximum assessment set forth in Paragraph (a) without limitation if such increase is approved by no less than a majority of the votes apportioned to the Class A Home Sites and a majority of the votes apportioned to Class B Home Sites, cast in person or by proxy, at a meeting duly called for this purpose.

(d) Any annual assessment established by the Association shall continue thereafter from year to year as the annual assessment until changed by said Board.

Section 4. Apportionment of Annual Assessment. The total annual assessment will be divided among Home Sites in proportion as assigned by the Board of Directors. The Board of Directors will assign the annual assessment for Improved and Unimproved Home Sites. The Board of Directors has the authority to determine when Unimproved Home Sites no longer exist.

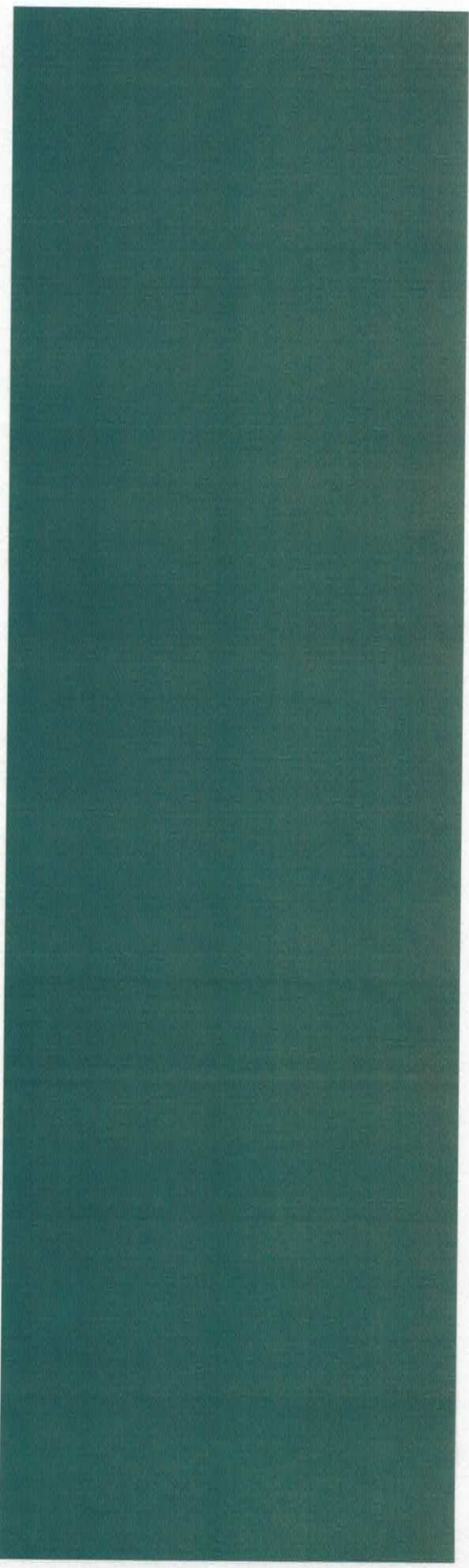
(i) For purposes of this Declaration and determining the applicable Assessment Units, a Lot Home Site shall be conclusively deemed improved at such time as any grading, staking, delivery of materials, or other pre-construction activity occurs with respect to or in preparation for the construction of a residence upon such Home Site, provided, however, when a lot is sold by developer or an existing Lot Owner, the new owner of the lot(s) shall have twenty-four (24) months from the date of closing to start home construction or the lot(s) will be deemed improved and assessed at the then current improved Home Site annual assessment rate commencing on the next assessment billing date. Once a Lot Home Site has been conclusively deemed an improved Home Site, such Lot Home Site shall remain an improved Home Site. Once a Lot Home Site has been conclusively deemed an improved Home Site pursuant to this Section, such Lot Home Site shall remain an improved Home Site for all purposes thereafter.

(ii) In the event Declarant establishes additional or different categories of Home Sites, as contemplated above, Declarant shall, in a Supplementary Declaration of Covenants, Conditions and Restrictions, establish the number of Assessment Units for such categories of Home Sites.



LFCPOA NEW 2020 BUDGET

2020 BUDGET



Reference information – These are details of what went into the projected budget calculations.

2020 10-YEAR ROAD PLAN

10-Year Road Plan:						
Description	Prioritization strategy	# per year	Years to completion	Avg costs	Total annual \$	Comments
Rip rap erosion control of ditch lines- widen ditches and back fill depth as needed where erosion has been severe, line ditch, rip rap ditch, install upgradient check dams, install gross removable debris grate in front of stormwater pipe inlets	All ditches with slope greater than 12-20 percent, beginning with most severely eroded.	2	10	\$3,800	\$7,600	<p>2020 Ditch Lines: Hunnicut Mountain Rd from Blue Ridge Dr S to Hunnicut Hollow and half length sections from Hunnicut Hollow upward to Rocky Branch Trl</p> <p>2021 Ditch Lines: 1) Hunnicut Mountain Rd from Blue Ridge Dr N to Catawba Dr 2) Repair Catawba Dr Ditch near lot 177 3) Repair Blue Ridge Dr S near lot 5</p> <p>2022 Ditch Lines: Hunnicut Mountain Rd from Rocky Branch Trl to Catawba Dr</p>
Replacement of corroded storm culverts- remove large boulders, install compactable materials such as white sand under pipe, replace pipe with HDPE or coated corrugated metal steel, compaction around pipe, leave roadway ready for paving	Most severely corroded or present sinkholes.	2	10	\$18,000	\$36,000	<p>End of lifespan for corrugated piping. 23 or more lines ranging from 24 to 40 inches; all were installed without compaction and in many cases damaged by large boulders placed on top of lines. Costs will be reduced in future years when we are doing 24 inch culverts.</p> <p>2020 culverts: 1) On Blue Ridge Dr S near lot #1 2) On Rocky Branch Trail at Hunnicut Mountain Rd</p>
Gravel roadways	maintain minimum standards on all Phase I* roadways.	1	10	\$15,000	\$15,000	Maintain an adequate base, eliminate vegetation growth, blade and roll the roads twice annually, and ensure the roadway has a viable ditch line to ensure storm water can get to the ditch with minimal erosion of the road.
Paved Roads	One more chip seal base layer on all paved roads.	1	2	40,000	\$20,000	Goal is to build at least 2 more chip seal layers on paved roads, eliminate any significant potholes or defects that will lead to road failure.
					\$78,600	

Landscape Maintenance:

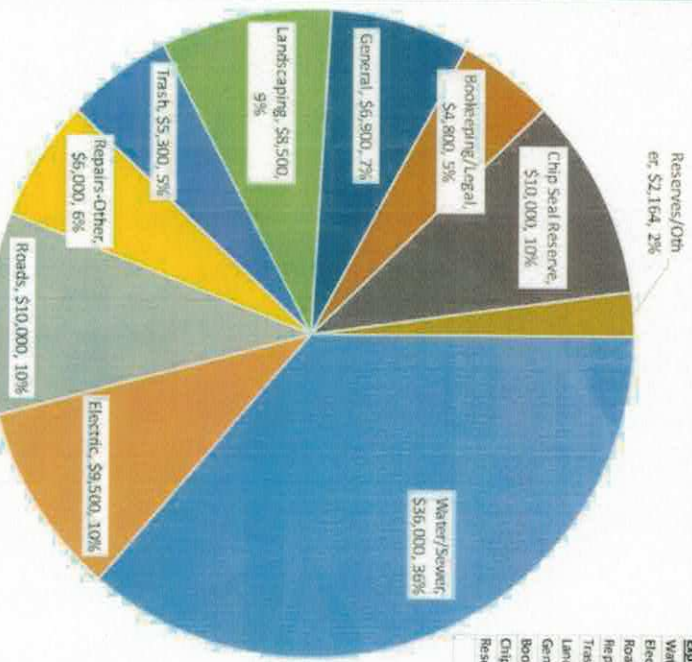
Pre-emergent weed spraying of roads in spring, spraying along road banks as needed to prevent kudzu on road right of ways, spraying any rip rap ditches, emptying debris from any check dams, mowing of road side and weed eating of banks within right of way, removal of fallen limbs in right of way, diversion of leaf debris when possible from ditch lines, and any initial bush hogging needed to reclear the banks for weed eating. Weed eating and mowing around common area such as the Chimney on Catawba. The mowing and weed eating service would typically run from April to October at approximately every 3 weeks in years of normal rainfall. Any debris (such as limbs) removed would be taken off site. Leaf debris service as needed in November as well. Removal of fallen trees would be a separate fee as it is now. The front entrance flowers will continue to be done by Sandy.

2020 BUDGET WITH PROJECTIONS FOR THE FOLLOWING 3 YEARS

Category	Current 2019 Budget	Pending Vote 2020 Budget	Projected 2021 Budget	Projected 2022 Budget	Projected 2023 Budget
Landscaping	8,500	17,000	17,000	17,000	17,000
General	6,900	2,900	2,900	2,900	2,900
Roads -gravel	10,000	15,000	15,000	15,000	15,000
Roads - chip seal					
Other repairs	6,000	6,000	6,000	6,000	6,000
Trash	5,300	5,300	5,300	5,300	5,300
Bookkeeping / Legal	4,800	4,800	4,800	4,800	4,800
Electrical	9,500	9,500	9,500	9,500	9,500
Water and Sewer	36,000	36,000	36,000	36,000	36,000
Chip seal reserve	10,000	20,000	20,000	20,000	20,000
Reserves (other)	2,164	2,164	2,164	2,164	2,164
Storm drainage system		43,600	43,600	43,600	43,600
\$154.5k, 3yr, 6% Loan		56,400	56,400	56,400	
	99,164	218,664	218,664	218,664	162,264

2020 CHANGES TO THE 2019 BUDGET

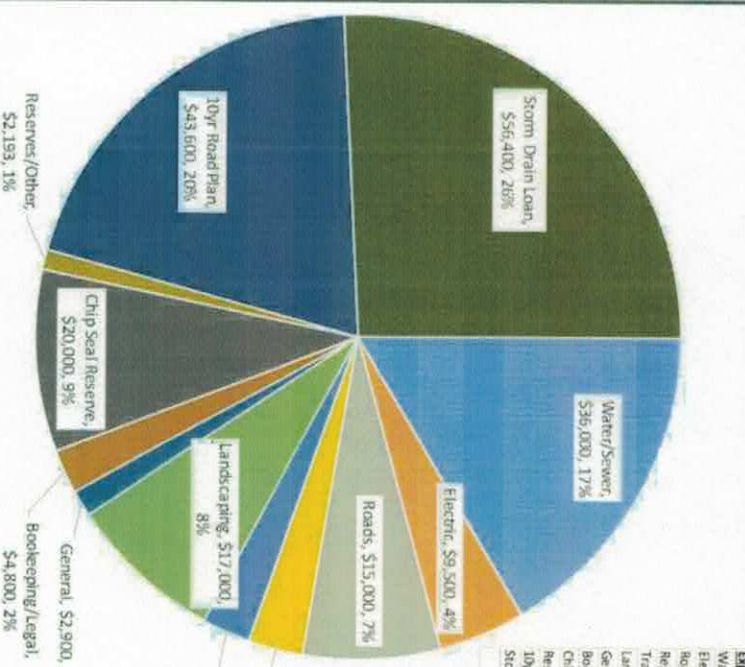
Linville Falls Club 2019 Budget



Expenses:	
Water/Sewer	\$36,000
Electric	\$9,500
Roads	\$10,000
Repairs-Other	\$5,000
Trash	\$3,300
Landscaping	\$8,500
General	\$6,900
Bookkeeping/Legal	\$4,800
Chip Seal Reserve	\$10,000
Reserves/Other	\$2,164
Total	\$99,164



Linville Falls Club 2020 Budget

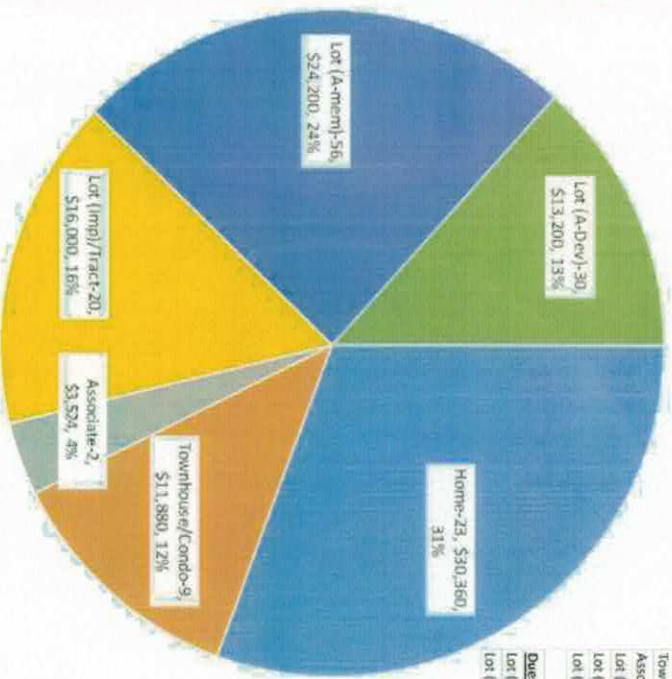


Expenses:	
Water/Sewer	\$36,000
Electric	\$9,500
Roads	\$15,000
Repairs-Other	\$6,000
Trash	\$3,300
Landscaping	\$17,000
General	\$2,900
Bookkeeping/Legal	\$4,800
Chip Seal Reserve	\$20,000
Reserves/Other	\$2,193
10yr Road Plan	\$43,600
Storm Drain Loan	\$56,400
Total	\$218,699



2020 CHANGE IN DUES

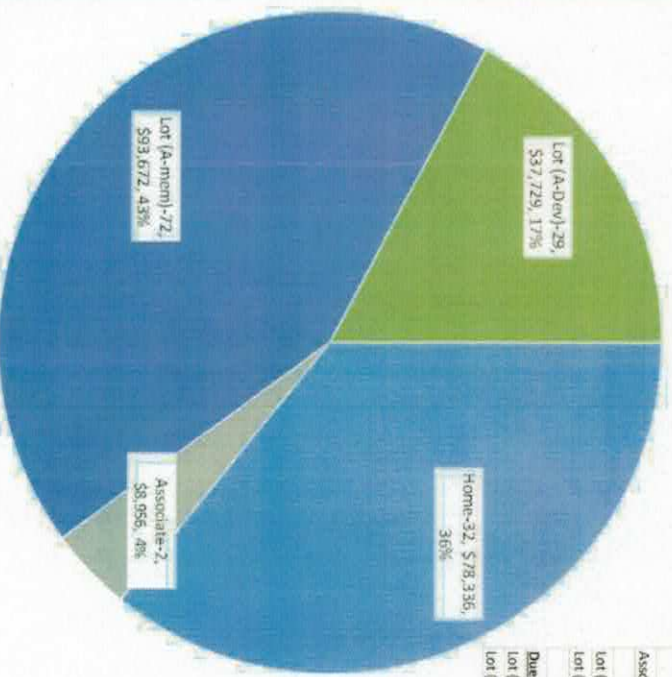
Linville Falls Club 2019 Dues



Dues Paying:	
Home-23	\$30,360
Townhouse/Condo-9	\$11,880
Associate-2	\$3,524
Lot (Imp)/Tract-20	\$16,000
Lot (A-mem)-56	\$24,200
Lot (A-Dev)-30	\$13,200
Dues Exempt:	\$99,164
Lot (POA)-3	
Lot (B)-73	



Linville Falls Club 2020 Dues



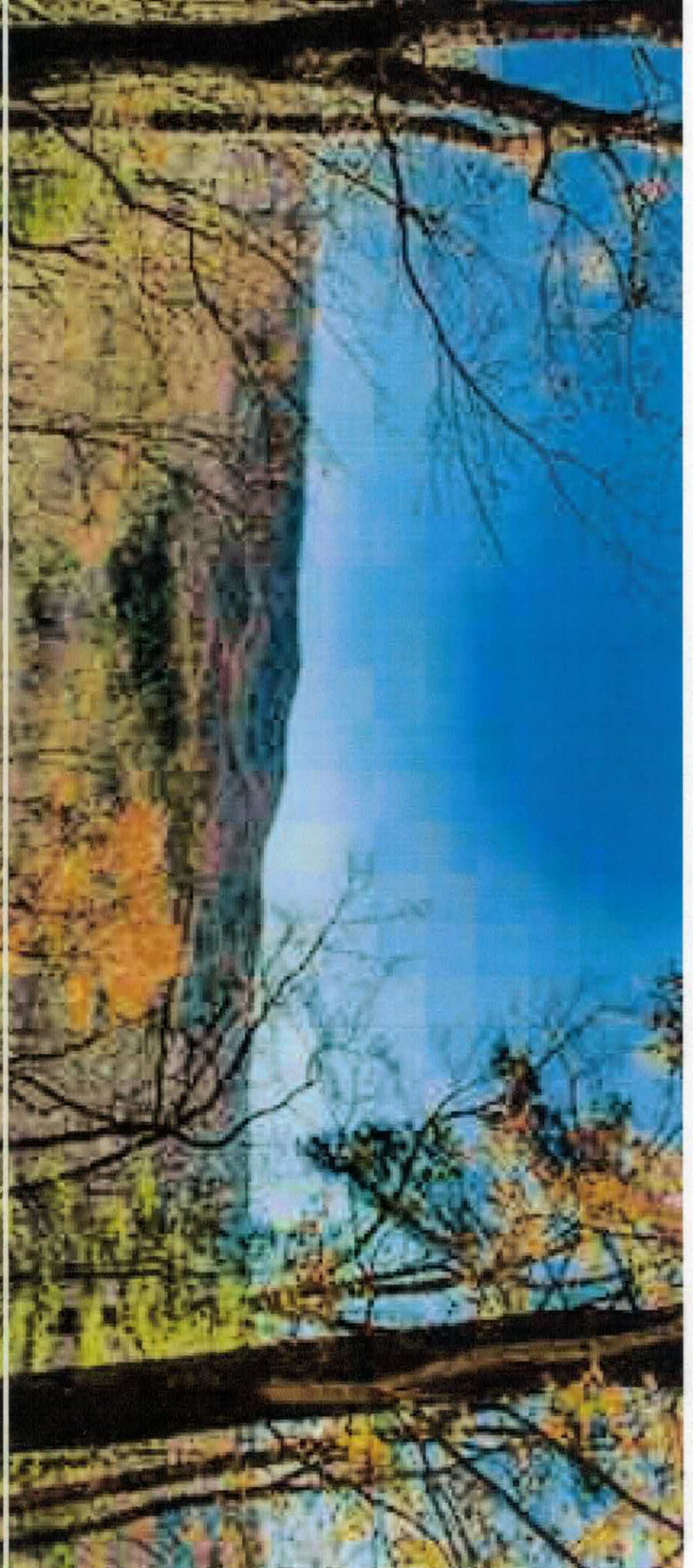
Dues Paying:	
Home-32	\$78,336
Associate-2	\$8,956
Lot (A-mem)-72	\$93,672
Lot (A-Dev)-29	\$37,729
Dues Exempt:	\$218,693
Lot (POA)-3	
Lot (B)-73	



Reference information – This is a draft of how the board is proposing to set 2020 dues:

2020 DUES COLLECTION

2020 Total Annual Dues (in red):	\$218,664	32	2	101
	Budget	Homes	Associates	Lots
	Individual dues:	\$2,448	\$4,478	\$1,301
Roads and drainage,				
Landscape, electrical, general	\$120,964	\$883	\$1,766	\$883
Water, Wastewater, Trash	\$41,300	\$1,147	\$2,294	
Loan	\$56,400	\$418	\$418	\$418



2019 Annual Utilities Report



Water Quality

- Our system is operated by James and James
- It is routinely tested
- An annual consumer confidence report is made available to all users in April based on the previous year's data
- Per Dr. H2O, our water is delicious!

Lead and Copper Contaminants

Contaminant (unit)	Sample Date	Year Water	Number of sites found above the MCL	MCL/G	AL	Likely Source of Contamination
Copper (ppm) (95% percentile)	9-30-14	<0.050	0	1.3	AL-1.3	Corrosion of household plumbing systems, erosion of natural deposits
Lead (ppb) (95% percentile)	9-30-14	<.3	0	0	MCL-15	Corrosion of household plumbing systems, erosion of natural deposits

Radiochemical Contaminants

Contaminant (unit)	Sample Date	MCL Violation Y/N	Year Water	Range Low High	MCL/G	MCL	Likely Source of Contamination
Alpha emitters (pCi/L)	1-31-12	N	1.0	N/A	0	15	Erosion of natural deposits
Thoron (pCi/L)	1-31-12	N	0.4	N/A	0	20.1	Erosion of natural deposits

* Note: The MCL for Thoron emitters is 4 mrem/year. EPA considers 50 pCi/L to be the level of concern for both radon.

Disinfectant Residuals Summary

Chlorine (ppm)	Year Sampled	MORL Violation Y/N	Year Water (highest BAA)	Range Low High	MORL-G	MORL	Likely Source of Contamination
	2016	N	0.23	0.20 - 0.27	4	4.0	Water additive used in water treatment

Stage 2 Disinfection Byproduct Compliance - Based upon Locational Running Annual Average (LRANA)

Disinfection Byproduct	Year Sampled	MCL Violation	Year Water (highest LRANA)	Range Low High	MCL/G	MCL	Likely Source of Contamination
THM4 (ppb)	2 0 1 4	N	3.1	N/A	N/A	80	Byproduct of drinking water disinfection
HAAs (ppb)	2 0 1 4	N	ND	N/A	N/A	60	Byproduct of drinking water disinfection

04/2015

Water Usage

- Our tank is 100K gallons and our pump rate is 80 gpm
- Individual homeowner water usage is not measured
- We measure total water usage a means of determining if there are potential system leaks
- Our current usage rate is approximately 7500 gallons per day
 - Increase from 5000 gallons per day
 - May be due to increased Inn utilization



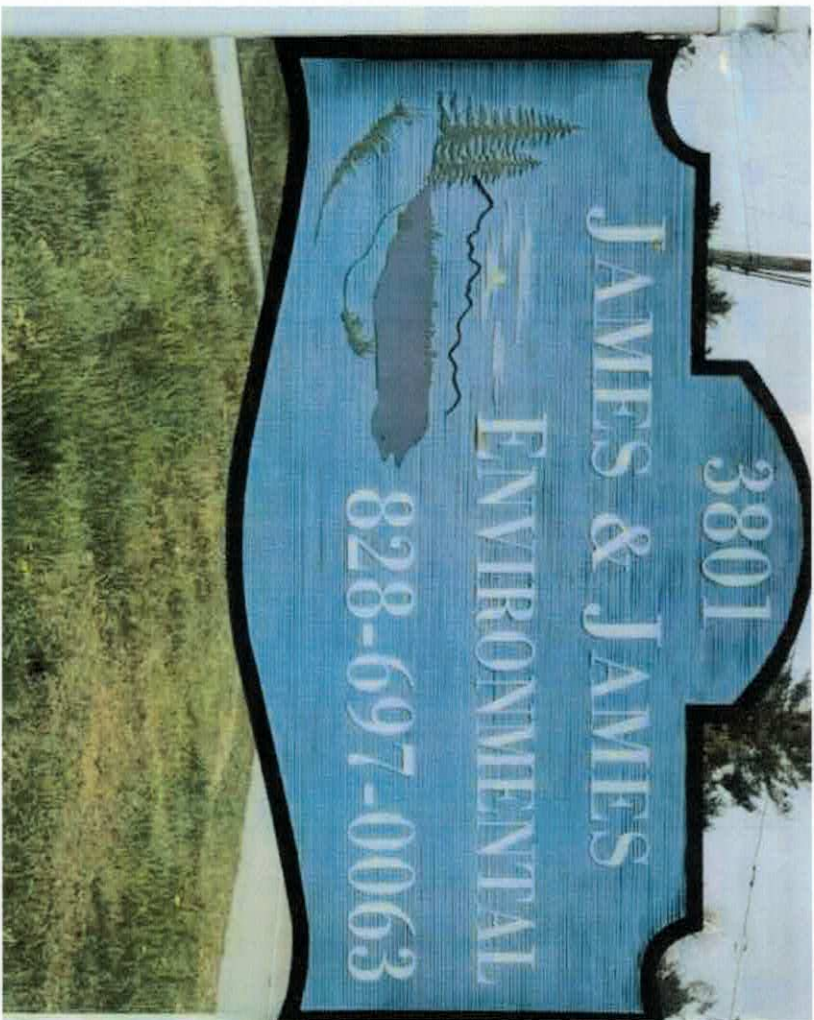
Wastewater Compliance

- Our system is operated by James and James
- Our discharge to the local Catawba River is monitored 5 days a week
- We have had zero fines and non compliances in 2019
- No major equipment failures
 - Minor clog in clarifier & blockage in aeration basin in February
 - REMC damaged effluent lines in August but paid for repairs

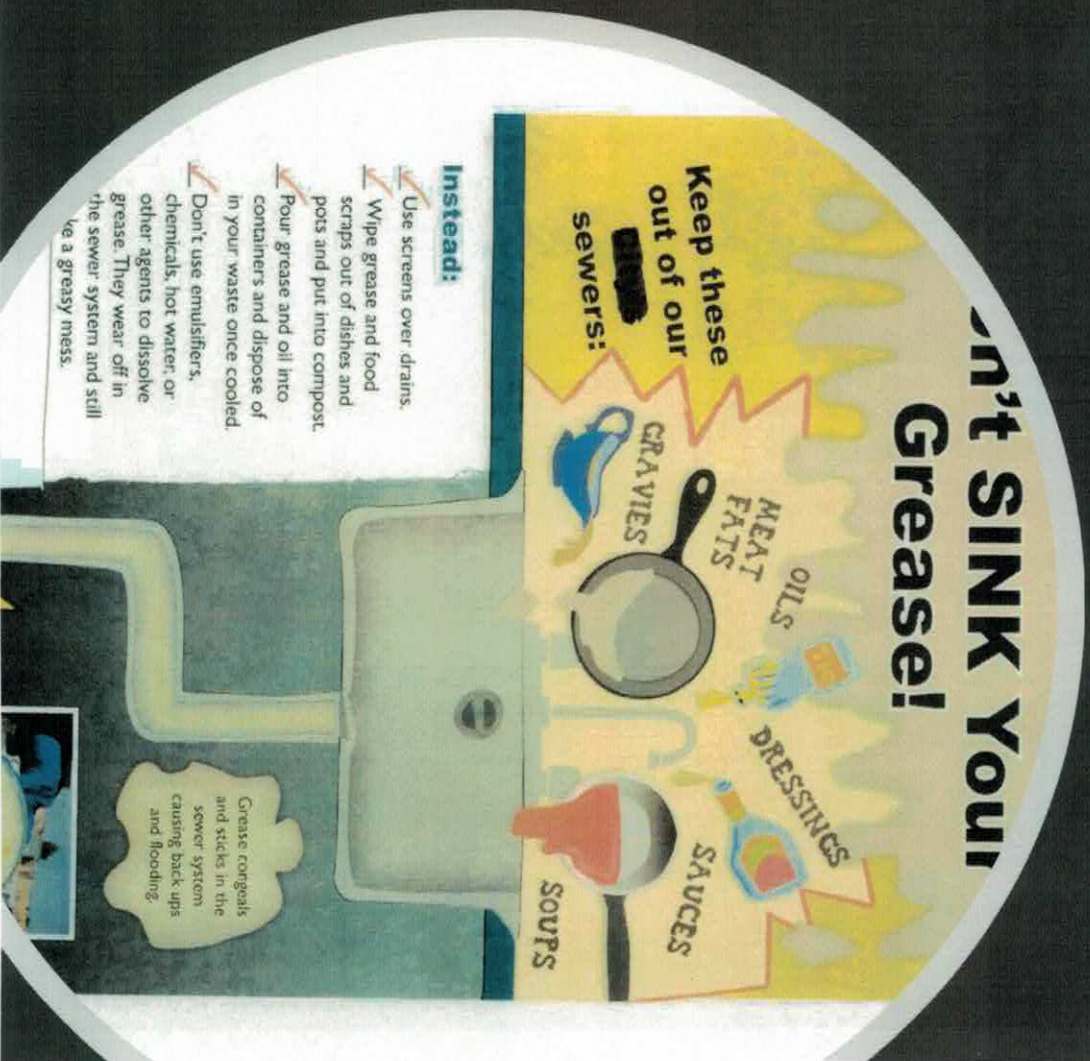


James and James Status

- Potential merger between EnviroLink Co and James & James was announced in the summer of 2019
- We learned that the new company intended to greatly increase our service rate
- James and James withdrew from the merger and continues to operate our system at the same cost



Keep Oil and Grease Out of the Sewers Sewer System – Homeowner Responsibilities



How A Sewer Blockage Affects the Sewer System

Sewer Blockage Formation



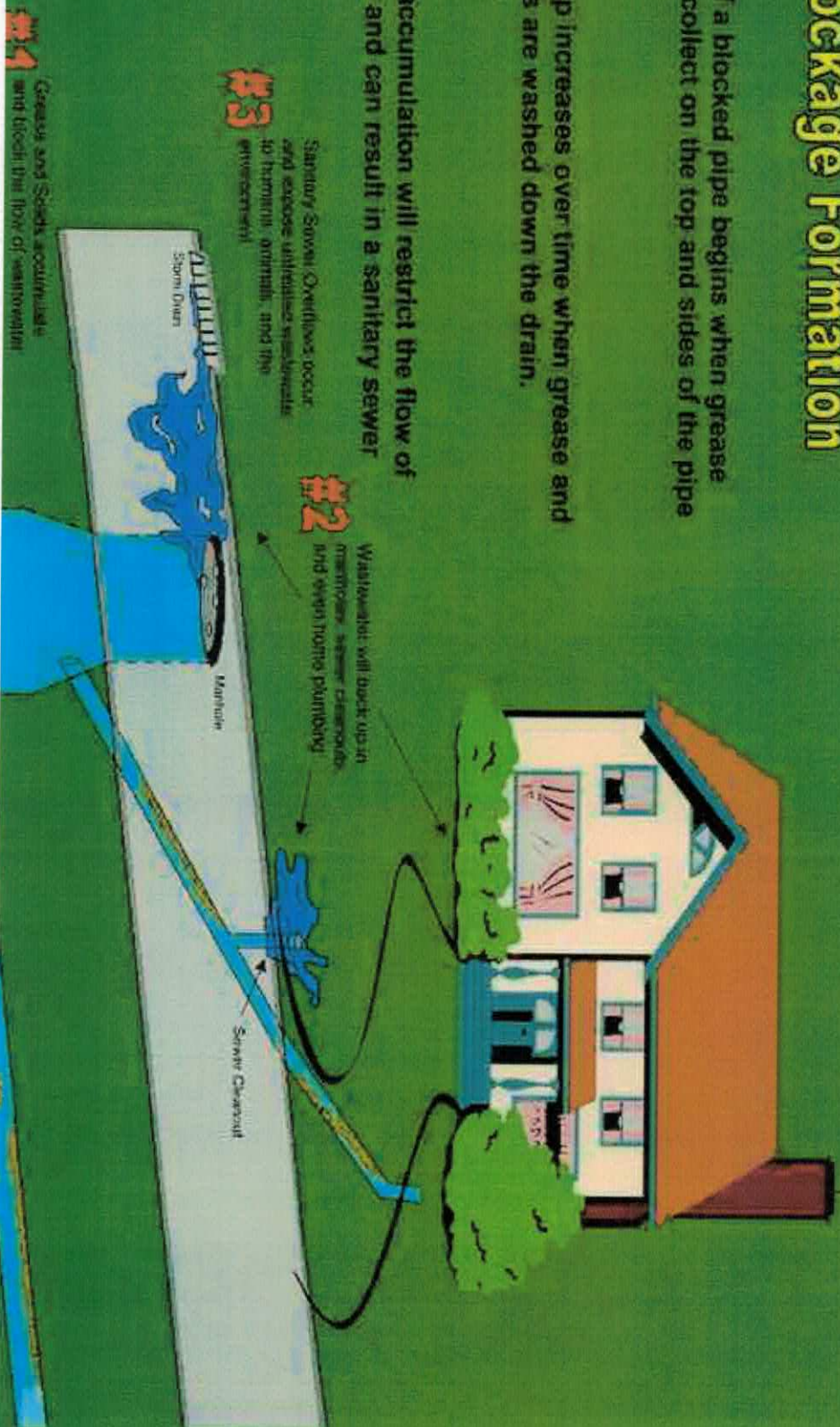
The start of a blocked pipe begins when grease and solids collect on the top and sides of the pipe interior.



The build-up increases over time when grease and other debris are washed down the drain.



Excessive accumulation will restrict the flow of wastewater and can result in a sanitary sewer overflow.



Sewer System –
Homeowner
Responsibilities

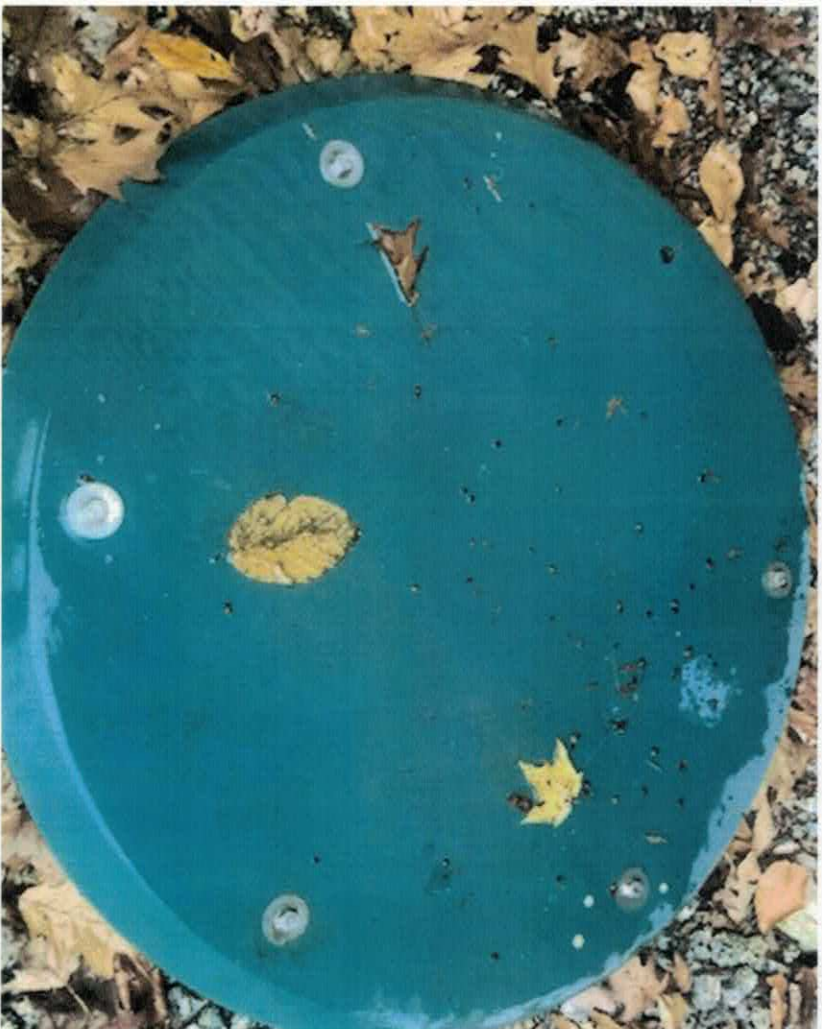
Do not discharge strong chemicals

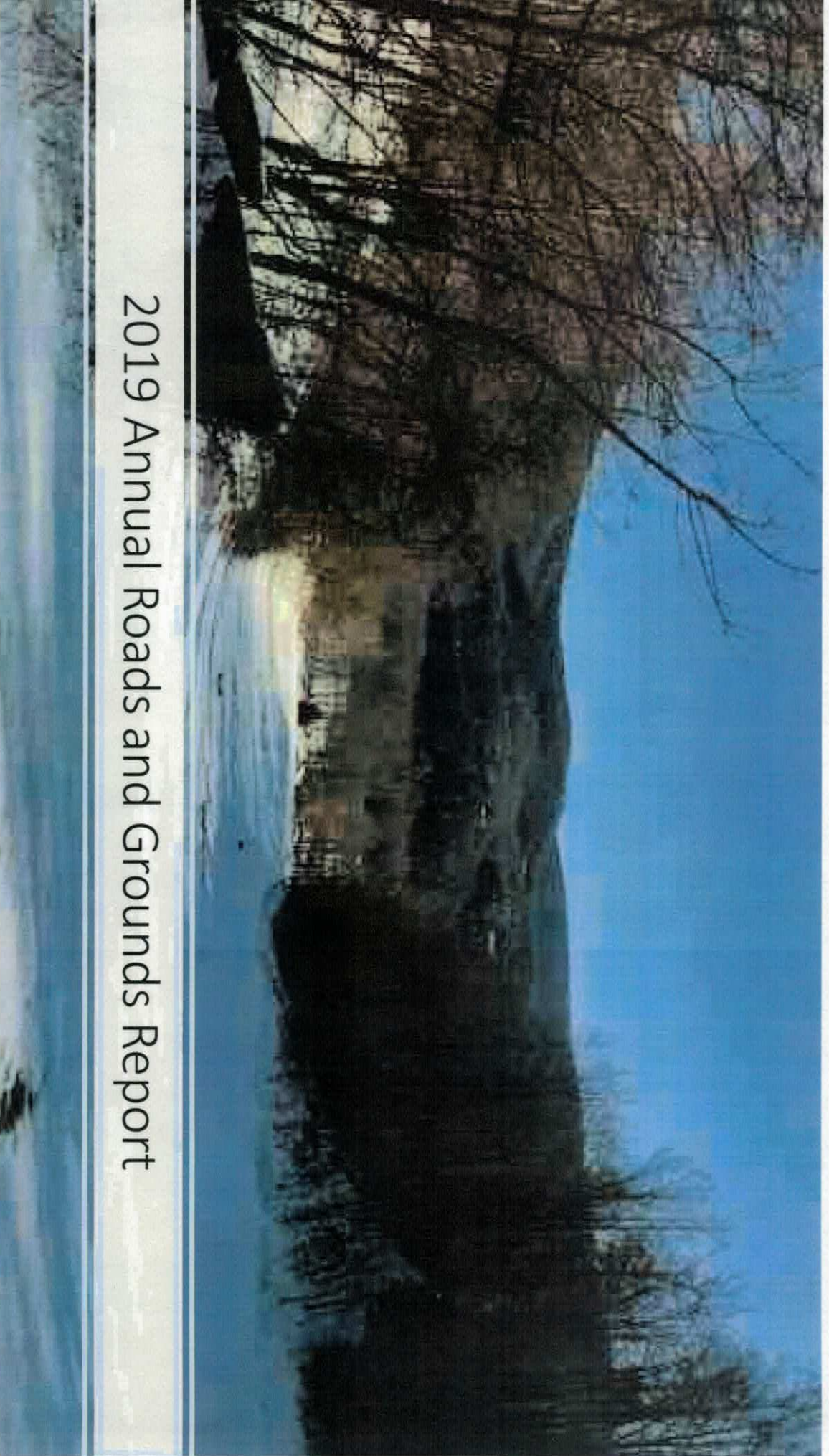
Bleach, ammonia, or other strong
chemicals can kill the bio-life “bugs”
in wastewater system



Sewer System- Homeowner Responsibilities

- Each home is responsible for maintaining its own grinder pump
- Our grinder pumps serve to push wastewater from our homes and through the community lines to the treatment plant
- Failure of a grinder pump results in sewage overflowing to the ground and is a potential health issue
- A&D offers a maintenance and inspection program for grinder pumps





2019 Annual Roads and Grounds Report

Front entrance stormwater repair

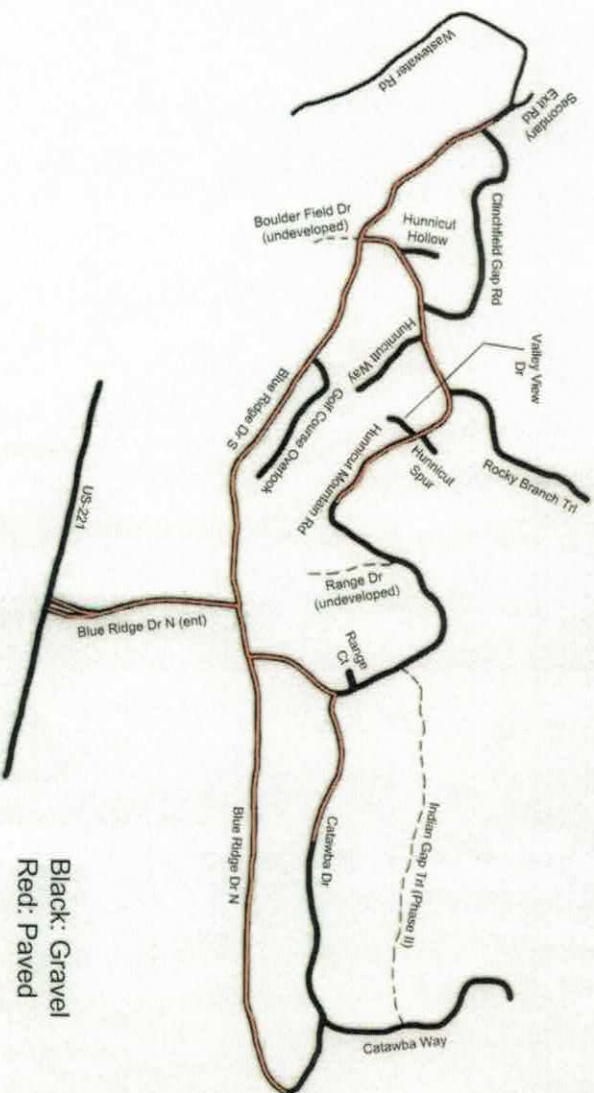
- Resolution of this issue was critical to:
 - Restoring proper drainage and protecting our roadway
 - Maintaining our property values and community image
 - Preventing a lawsuit regarding maintenance of drains lines through golf course property
 - Communities that work through issues as a team succeed. Communities that resort to legal action to solve their problems fail.



POA – Roads

- The 2015 CCRs clearly state that the POA is responsible for maintenance of phase I roadways
- All property owners pay dues and deserve road maintenance
- Certain basic standards need to be applied to all roadways
- A 10-year road plan is required to be both developed and **implemented**
- Funding that basic level of maintenance is reflected in the 3-year budget projection

Linville Falls Club Property Owner's Association, Inc. Phase I Roads



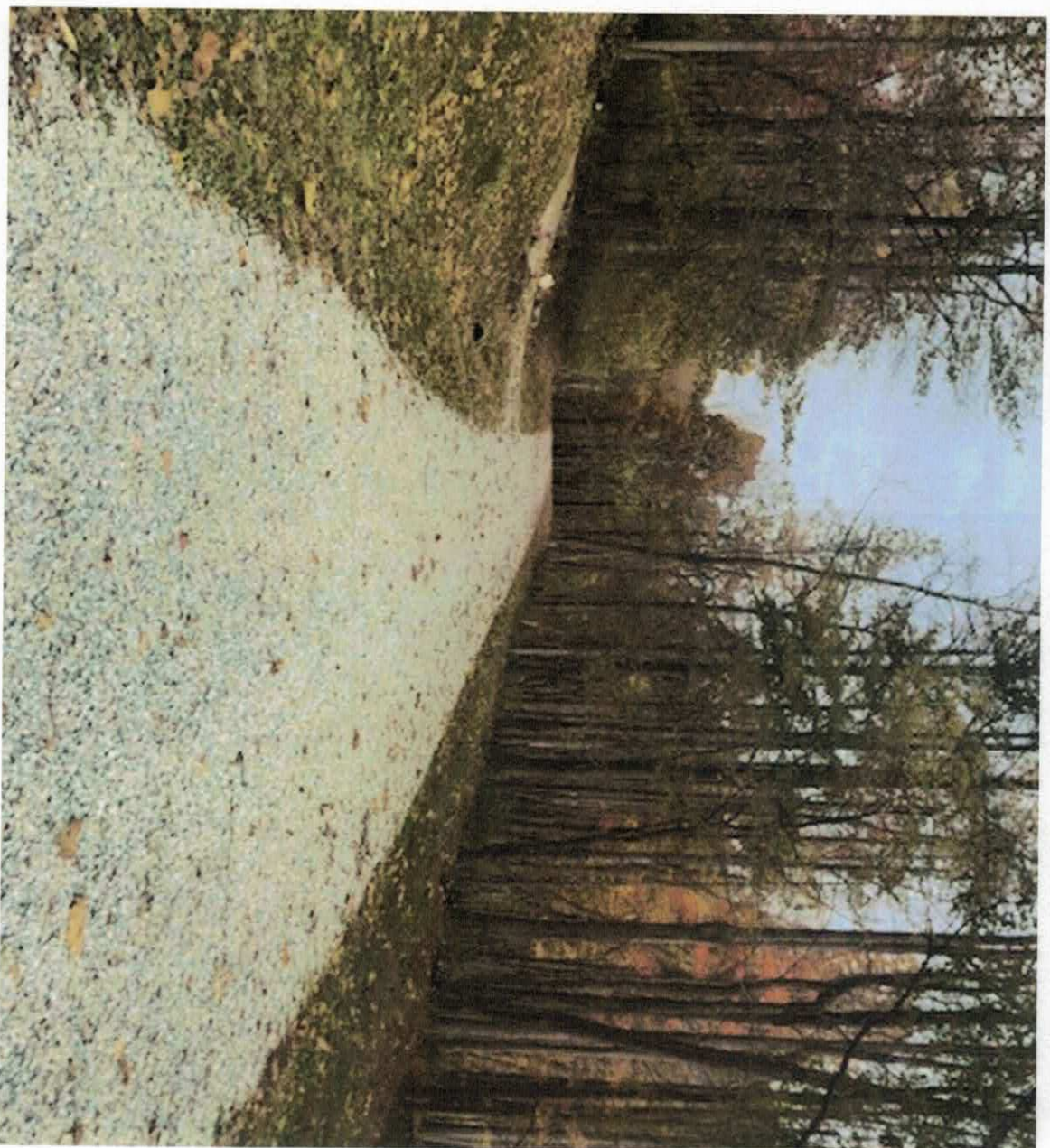
Landscaping

- Understanding that the landscaping standard should apply to all phase I properties
 - Under the CCRs, the POA maintains all phase I street edges and banks
 - Providing a basic level of landscaping throughout improves our community's appearance and desirability
 - Increases enjoyment and safety for those who walk, run, or bike through our community
 - Funding that basic level of landscaping is reflected in the 3-year budget projection
 - The POA allocated extra funds from our reserves in the fall of 2019 to start bringing our landscaping back up to standard



Basic maintenance for graveled roads

- Maintain adequate packed gravel base
- Maintain ditch lines to prevent wash out of roadway
- Scrape and roll the roads twice yearly to control ruts and erosion
- Funding that basic level of maintenance is reflected in the 3-year budget projection
 - The POA allocated extra funds from our reserves in the fall of 2019 to start bringing our gravelled roads back up to standard



Basic maintenance for asphalt roads

- Our asphalt roads have a thinner than desired base and, like all asphalt, our roads need hardening or topping to prevent cracking
- We currently have 40K in our chip seal budget which needs to be spent to address problem areas as soon as weather permits
- We need to be ready to apply chip seal to additional areas in 2022.
- Improved funding of the chip seal budget is reflected in the 3-year budget projection



Stormwater ditches and culverts

- Historically we have not budgeted any funding to maintainance of stormwater ditches and culverts located along our phase 1 roads
- Continued erosion of the earthen ditchlines will undermine our roadways
- Cobbling of selected ditchlines will lessen sediment runoff into our drains and the Catawba Trout stream and protect our roads
 - All work to be done in accordance with NC standards for sediment and erosion control
- Funding for the gradual upgrade of earthen ditchlines is reflected in the 3-year budget projection
 - Completion of all the ditchlines will require up to 10 years



Stormwater Culverts

- Historically we have not budgeted any funding to maintenance of stormwater culverts located along our phase 1 roads
- There are approximately 23 of these corrugated metal (CMP) culverts which are failing at the end of the expected life cycle for CMP
- Repairs will be made with HDPE pipe having a lifespan of 100 years and to road construction standards
 - We have one failed culvert at Hunnicut Mt Road pending repair for 2019 due to a contractor issue
- Funding for the gradual replacement of failing culverts is reflected in the 3-year budget projection
 - Completion of all the culverts will require up to 10 years



Standard for contractors working on roadways and culverts

- All new construction activities should be subject to a vendor quotation process with a minimum of 2 vendors, 3 if available
- The quotation request should be itemized and adequately specific to allow comparison of vendor costs for various categories including material, labor, and equipment.
- All contractors must be ensured and the insurance carrier must list the LFCPOA as additionally insured for the duration of the construction project
- All contractors must provide the LFCPOA a one year warranty covering the quality of the constructed improvements
- Contractors must hold appropriate licensing

