

Tyrone Water & Wastewater Association
MONTHLY BOARD MEETING
SEPTEMBER 16, 2026, 6:30 pm
DRAFT MINUTES

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1. President Berg called the meeting to order at 645 pm. Members present at 50 Malachite Avenue were: Alan Berg and Nate Siqueiros, Roger Cruzan was on the telephone. Berg declared a quorum was present. Elizabeth Gonzales was not present.
2. President Berg entertained a motion to approve the agenda. Nate Siqueiros made a motion to approve the agenda, seconded by Roger Cruzan. Motion to approve the agenda passed by an unanimous voice vote.
3. Nate Siqueiros made a motion to approve the August 19, 2026, meeting minutes. Seconded by Alan Berg. Hearing no discussion, Berg called for the question and the motion passed unanimously by a voice vote.
4. Berg entertained a motion to approve the August 2026 financial report which was attached. Roger Cruzan made the motion, seconded by Nate Siqueiros. The report is a bank statement from Western Bank. Berg discussed some of the entries and sources of revenue and expenses. Berg called for the question which passed unanimously by a voice vote.
5. Old Business
 - a. Status of bid submittals for auditor for fiscal year 2026. Berg reported that 50 bid packets were sent out and none returned by September 4, 2026. We have to decide on the next step in this process.
 - b. Berg reported that TWWA has received conditional approval of Fiscal Year 2027 Budget by LGBMS. High Desert CPAs is working with the budget analyst to reconcile the ending and beginning cash numbers.
 - c. Berg reported that the Grant County Regional Water Commission approved including Tyrone Water & Wastewater Association in the wording for the new legislative bill. A copy of the draft bill is available on the website. Berg reported that regionalization of water and wastewater systems in moving on a slow track. The state is interested in consolidating the numerous districts into more regional districts, but there is considerable push back for parochial reasons that may evolve as existing members of the current districts age out.
 - d. Audit for Fiscal Year 2025 (AUP-6) is ongoing. TWWA has provided data for the audit to High Desert CPAs related to financial

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transactions that were selected for the AUP. Berg anticipates that the AUP/audit will be completed by the end of September 2026.

- e. Insurance sub-committee report. Nate Siqueiros passed out the vice-president's report that detailed some of the insurance companies that we should contact. The VP report is attached to the draft minutes. Berg recommended the insurance committee meet within the next two weeks.

6. New Business

- a. Berg reported that SmithCo provided a pallet of bottled water in case of interruptions in water service during construction
- b. Berg updated mailings, emails, and webpage notifications of construction progress.
 - i. New water mains are being pressure tested
 - ii. Installation of new service lines to the water meters should start in October 2026

7. Report and Approval of Officers and Committees

- a. President's Report-no additional report
- b. Vice President's Report
- c. Treasurer's Report-see attached Vice-President's report
- d. Roger Cruzan-member
- e. Elizabeth Gonzales-member
- f. Water Operator - Eddie Mendoza

8. Input from property owners and residents

- 9. Having no other business, Berg requested a motion to adjourn. Nat Siqueiros made the motion, seconded by Roger Cruzan. Motion to Adjournment passed by an unanimous voice vote at 658 pm.

Vice President's Report

September 16, 2026 Board Meeting

Nathaniel Siqueiros, Vice President

Tyrone Water & Wastewater Association | September 16, 2026

Over the past month, I have worked on making our website easier to use and our association records easier to find. I have also researched insurance options we could compare when our coverage comes up for renewal.

Website improvements over the past month

Clearer document titles. I made titles more consistent, added reporting dates where the documents provided them, and made draft and final versions easier to tell apart.

Better organization. Financials now has **34 document links**, arranged by reporting period. Budget has **7 budget-related links**. I moved seven general-ledger links into Financials and removed two duplicate links. The original files remain in the website library.

Corrected minutes and visible redactions. I fixed the May 20 annual-meeting minutes link and labeled the available copy as a draft because some fields are unfinished. Required account-number redactions in the affected May 20 and September 16 meeting documents are permanently blacked out and clearly disclosed.

Construction reports now in one place

I checked **118 public pages**, including meeting pages and announcements. Many construction reports were available only as meeting attachments. I created a dated list on the construction-updates page so residents can find them together, newest first.

The list now includes **14 reports from Bohannon Huston (BHI)** describing SmithCo's construction work. I added two reports that were missing from the public website:

Report 16: August 24-27, 2026

Report 17: August 31-September 3, 2026

Both are now on the construction-updates page and today's meeting page. I also added a link to the September 2 resident update and checked that all 15 PDF links in the new section work.

Why this helps, and what remains

Residents and board members can more easily find the right record, compare reporting periods, and see which documents are drafts. The financial and budget review covered **43 PDFs totaling 200 pages**. Review of other website records and email attachments is still underway.

I still need to locate or confirm the status of **BHI Reports 1, 3 and 8**, and check whether a report after September 3 has been issued. I also need the completed, approved May 20 minutes and signed copies of Resolutions 2027-01, 2027-02 and 2027-03. Resolution 2027-02 has conflicting July 15 and July 25 dates that need clarification.

Find the construction reports under Projects > CIF 6443 Water System Construction Updates. Financial records are under Governance > Association Documents at tyronewater.org.

Insurance: Saving Money at Renewal

I want to lower costs while keeping protection for wastewater spills, cleanup, and related claims. I propose comparing alternatives before the current contract expires.

What the association records show

Our February 2026 meeting records contain a July 2025 pollution-insurance proposal from **Navigators Specialty Insurance Company** through **Mahoney Group**. The proposal lists:

Term: August 19, 2025 to August 19, 2028

Cost: \$24,822.69 for three years, or \$8,274.23 a year on average

Includes quoted fees and tax

Coverage limits: \$1 million / \$2 million

Retention: \$25,000 - TWWA's share of a covered loss under the policy

These figures cover pollution insurance only. We need the actual policy to confirm what is covered, what is excluded, and how the limits apply over three years.

Companies and programs to consider

Option	Why I would ask for a quote
WaterPlus / Allied Public Risk	Water and sewer coverage, including pollution and sewage backups; available in New Mexico.
Chubb	Pollution coverage for cleanup, emergency response, and damage to natural resources.
Travelers	Insurance for water and sewer utilities. Ask whether it can offer comparable pollution protection.

I have not contacted these providers or confirmed eligibility. I would also request a quote from our current provider.

How I would compare cost and protection

Compare like with like. Use the same limits and TWWA share of a claim. Include all taxes and fees. Ask whether maintenance, alarms, backup power, and response plans could lower the price.

Ask about a spill. If a lift station loses power and wastewater reaches nearby property, what would the policy pay? Get written answers on cleanup, legal costs, exclusions, limits, and reporting deadlines.

Show the tradeoffs. A 10% reduction in the recorded average annual cost would save about **\$827**; 20% would save about **\$1,655**. These are examples, not quotes. Clearly identify any reduced protection or higher cost to TWWA when a claim occurs.

Next step for the board

Gather the policies, renewal dates, claims history, and facility records for a licensed broker to compare. If the recorded August 2028 expiration is correct, request pollution-policy quotes around **February 2028**. Other policies may renew sooner. The board would decide on any change.

Sources: TWWA February 18, 2026 draft minutes, pp. 2 and 6-8; Allied Public Risk - WaterPlus; Chubb - Premises Pollution Liability; Travelers - Utilities Insurance. Provider information checked September 16, 2026; availability and terms may change.