CURLEW LANDINGS HOMEOWNERS ASSOCIATION, INC.
BOARD MEETING MINUTES
OCTOBER 15, 2009

Meeting was called to order at 7:00 p.m. Present: John Bavlish, Debbie Beaty, Manny Borg, Tom Serridge, Rick Simon. Absent: Karin Daley and Alan Sinclair

Approval of Minutes

The minutes of the September 17, 2009 meeting was presented for approval. It was moved by John Bavlish, seconded by Manny Borg and carried with a 5-0 vote to approve the minutes, as submitted.

Finance Report

Tom Serridge presented the financial report, stating that the total between checking and reserves is $25,000. Tom expressed concern that we are not "equipped" to handle the foreclosure we have already and the deficit caused in our reserves by multiple homeowners not paying their maintenance fees. These matters have been turned over to the attorney. Tom reported that there are six others that are late, at this date, with their fees for this month. Discussion on this will take place during the budget building discussion. It was moved by Manny Borg, seconded by Rick Simon and carried with a 5-0 vote to approve the report and file for audit.

Old Business

Complaints have been received that the owner of 598 Walden Court continues to operate what appears to be a car-detailing business – using the water that is paid for through our monthly maintenance fees and fees which are not being paid by this homeowner. A letter will be sent to this owner to state he is not allowed to operate a business in his home, especially one that utilizes water that he is not paying for.

Complaints were received regarding the owner of 549 Walden Court regarding the trash that is being left at the front of the home, the waste left by their dog, etc. A letter will be sent to demand that the garbage, batteries, etc. be removed immediately. Concern was mentioned that the owner no longer resides there and we are not quite sure who does.

The annual party will take a different twist. It will be held on November 14 beginning at 6:00 p.m. with the residents being asked to bring a dish and the HOA supplying beverages & desserts.

New Business

John Bavlish presented new fine letters: Board Members agreed to put these in place.

Discussion took place on forming the budget for 2010. Many areas in our budget will receive mandated increases – i.e., insurance increased this past year in order to take the coverage from 80% to 100%; Citizens Insurance will be increasing our premium approximately 10% making the total for both general and flood insurance cost approximately $106,000; water/sewage/garbage is expected to increase; cable is expected to increase, etc. Rick Simon proposed the following changes to our fee structure – application fee from $100 to $150 and late fee from $30 to $50. John Bavlish suggested that we do as many other communities such as ours do and that is add a Capital Contribution Fund fee of $500. John explained that this fee would be levied on new homeowners as part of the closing cost, made payable to Curlew Landings HOA. It was moved by John Bavlish, seconded by Rick Simon and carried with a 5-0 vote to approve the proposed increases to the application fee and the late fee, and add to the budget the Capital Contribution Fund fee of $500.

Continuing with the budget discussion, it was moved by John Bavlish, seconded by Rick Simon and carried with a 5-0 vote to increase the monthly maintenance fee from $295 to $315 per month per homeowner, beginning with January 1, 2010.

Garth Duquesnay submitted paint samples and a request that the Board consider painting the fronts of each unit a different color. The Board will take this into consideration, understanding that the cost and budget issues need to be considered.

Presentations From the Audience

Abe Bodenstein thanked the Board for taking care of the community's business matters.

Kim Beaty questioned whether the homeowner on Hanover was going to fix the torn screen. Tom agreed to fix this and bill the homeowner.

There being no further business to be brought before the Board, it was moved by John Bavlish, seconded by Rick Simon and carried with a 5-0 vote to adjourn the meeting – meeting adjourned at 8:00 p.m.

Respectfully submitted,
Debbie Beaty in absence of Karin Daley, Secretary –November 19, 2009