
Corrotoman-By-The Bay Association, Inc.
Minutes of Board of Directors Meeting
9:00 am, Saturday, October 14, 2023

Call to Order the October BOD meeting: Cristian Shirilla President called meeting to order at 9:01 am
Board of Directors members present: Cristian Shirilla, Deb Beutel, Sam Longstreet, Claire Smith, Lisa Adler, Matt Crabbe and via ZOOM, Travis Gibbons.

Secretary's Report: Deb Beutel – Presented minutes of August 12th meeting to the Board for approval. Motion to approve submitted by Claire Smith, seconded by Sam Longstreet, unanimously approved.

Treasurer's Report: Claire Smith – Presented Treasurers Report for Board approval. Motion to approve submitted by Matt Crabbe, seconded by Cristian Shirilla, unanimously approved.

Vice President's Report: Travis Gibbons

Committee Reports that have been submitted are attached to this agenda

Architectural Review Committee Chair: Nick Klaiber Committee Members: Dexter Lewis, Cristian Shirilla

Collections Committee Chair: Deb Beutel- Committee Members: Ed Krill, Claire Smith, Sam Longstreet

Communications Committee Chair: Tara Linne

Dock Committee Dock Master: Don Smith: Provided an estimate for Dock Repair in the amount of \$12,822.95, will attempt to get a second estimate for next meeting.

Finance Committee Chair: Lisa Adler- Committee Members: Craig Adler, Ian Fay, Bill Ehlman, Lea Gallogly and Beth Allen

Golf Committee Chair: Jean Ehlman- Landon and Parker Shirilla, Penny Davenport, David Hamer

Pool Committee Chair: Ken Beutel- Committee members: Bill Ehlman, Maria Merkowitz, Barry Jackson, Craig Adler, Chip Royer, Nick Klaiber, Carl Failmezger, Cristian Shirilla, Don Smith

Motion was made by Deb Beutel to approve a Capital Reserve expenditure not to exceed \$8,000.00 for required pool repairs. It was seconded by Sam Longstreet and unanimously approved.

Motion was made by Claire Smith, seconded by Sam Longstreet to continue clubhouse cleaning service throughout the year, and it was unanimously approved.

Roads & Grounds Committee Chair: Matt Crabbe- Committee members: Dexter Lewis, NEED VOLUNTEERS

Social Committee Chairs: Alisson Klaiber- Committee members: Kristy Shirilla, Lisa McNair, Hope Crabbe, Debbie Snellings

Tennis Committee Chair: Jean Ehlman Committee member Glenn Bryant

Volunteer Legal Committee Chair: Ed Krill

Special Committees:

Documentation Rewrite Committee Chair: Kathy Craven- Committee members, Jean Ehlman, Bob Burrus, Carol Greenwalt, Ed Krill, Travis Gibbons

Old Business:

Motion was made by Deb Beutel to approve the revised collections policy as amended. It was seconded by Cristian Shirilla and unanimously approved.

New Business:

An Architecture Committee Update was provided and various options for handling complaints of unkempt properties were presented for future consideration.

Member Input:

Doug Howe mentioned concern with lack of stop signs on some CBTB roads and young kids driving a UTV Golf Cart recklessly through neighborhood.

- The Roads and Ground Committee needs a volunteer to lead a review of criteria for “Golf Cart” Communities and reducing speed limit to 25 throughout CBTB.

Tommy Hundley complained about the assessment billing and payment process not being user friendly.

Bruce Blevins brought up several issues to include the fact that there is a rooster on Pine Place and a bus parked on Pine Place. In addition, many of the gravel access roads in the community are not accurately portrayed on the CBTB Platt as CBTB owned and maintained roads. He also requested to be added back to CBTB FaceBook Page.

Announcements from Board:

BOD meetings beginning June 2023, are now being held every other month.

Check the schedule below for dates and times.

Next Meeting: Saturday December 9th, 2023 at 9:00 AM

Motion to adjourn Board meeting: Motion was made by Sam Longstreet, and seconded by Deb Beutel. Meeting was adjourned at 10:51

Board Member Terms

Lisa Adler (2021-2024)	Nick Klaiber (2023-2026)
Deb Beutel (2023-2026)	Matt Crabbe (2021-2024)
Travis Gibbons (2021-2024)	Sam Longstreet (2022-2025)
Dexter Lewis (2022-2025)	Cristian Shirilla (2022-2025)
Claire Smith (2023-2026)	

SCHEDULE OF MEETINGS

Saturday, February 19, 2024, 9 am
Saturday, April 13, 2024, 9 am
Annual Meeting, Saturday, May 4th, 9am

10/14/2023 meeting

Treasurer's Report

7/31 & 8/31/23

Bi-monthly meetings

Documents Attached

- | | | |
|---|----------------------------|---------------|
| - | Balance Sheet | July & August |
| - | Revenue and Expense Report | July & August |
| - | Accounts Payable | July & August |

General:

Property owners are reminded to contact Shannon Ross for all inquiries - she is their CBTB Community Manager at ACS West. Her phone number is 804-282-7451 and her email is shannon@acswest.org

Fiscal Year 2022-2023 Amenity Payments:

Status of Payments received as of 10/1/23

Dock:	2,200	1 slip remains open
Kayak:	50	
Total:	2,050	

Reminders:

If you are selling or buying property within Corrotoman by the Bay, please remember it is the Seller's responsibility to order Financial Disclosure Packet for the property you are selling. This ensures your name is deleted and new owners added to the Homeowners Association records. Failure to do so could leave you liable for future assessment billings until resolved.

Notes:

For the next few months our account manager will be Amber Chadill working with Shannon while she takes time to tend to some family medical issues.

Ongoing Business:

Assessments totaling \$159,354 were billed with \$142,843 collected leaving a balance of just over \$66,584, of which \$22K is for 2023. Collections Chair will discuss in her report.

Researched with ACS what was needed for the Capital Reserve Study. Their response is we can do our own but they would not be liable for any inaccurate data we would compile.

Thank you to the Adler's for contributing for the replacement of the broken mini blinds and special thanks to Ken Beutel and Neil Snellings for installation.

Paradise Cleaners indicated they had been told to clean once a month during the off season. We are over budget by \$110 for this year. The additional expense would be \$115/month for a total of \$575 until the start of the next budget year.

CORROTOMAN-BY-THE-BAY ASSOCIATION

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Balance Sheet
As of 07/31/23

Account Description	Operating	Reserves	Other	Totals
ASSETS				
CIT - OPERATING ACCOUNT	100,811.60			100,811.60
CHESAPEAKE BANK OPERATING	2,095.71			2,095.71
BLUE RIDGE BANK RESERVES		193,197.16		193,197.16
A/R - ASSESSMENTS & FEES	74,410.82			74,410.82
ASSESSMENT A/R RESERVE	(36,094.00)			(36,094.00)
A/R - FROM OP / (FROM RES)		3,454.03		3,454.03
PREPAID EXPENSES - INSURANCE	1,271.06			1,271.06
TOTAL ASSETS	142,495.19	196,651.19	.00	339,146.38
LIABILITIES & EQUITY				
ACCOUNTS PAYABLE	25.21			25.21
A/P - ACS WEST INC	(8.00)			(8.00)
A/P - TO RES / (TO OP)	3,454.03			3,454.03
PREPAID ASSESSMENTS	4,216.13			4,216.13
KEY DEPOSITS (DOCK KEYS)	1,300.00			1,300.00
TOTAL CURRENT LIABILITIES	8,987.37	.00	.00	8,987.37
RESERVES EQUITY - PRIOR		178,952.57		178,952.57
TOTAL RESERVES	.00	178,952.57	.00	178,952.57
OPERATING EQUITY - PRIOR	26,376.64			26,376.64
CURRENT YR NET PROFIT / (LOSS)	107,131.18	17,698.62	.00	124,829.80
TOTAL OPERATING	133,507.82	17,698.62	.00	151,206.44
TOTAL LIABILITIES & EQUITY	142,495.19	196,651.19	.00	339,146.38

CORROTOMAN-BY-THE-BAY ASSOCIATION

INCOME / EXPENSE STATEMENT

Period: 07/01/23 to 07/31/23

Description	Current Period			Year-To-Date			Yearly Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING ASSESSMENTS	(5,291.67)	.00	(5,291.67)	143,274.99	158,860.00	(15,585.01)	158,860.00
INTEREST EARNED - OPERATING	4.59	8.33	(3.74)	24.72	41.65	(16.93)	100.00
LATE FEES BILLED	.00	.00	.00	320.00	.00	320.00	.00
FEES - DOCK / TENNIS / ETC	.00	200.00	(200.00)	700.05	1,000.00	(299.95)	2,400.00
POOL INCOME	.00	.00	.00	(150.00)	.00	(150.00)	.00
TOTAL OPERATING INCOME	(5,287.08)	208.33	(5,495.41)	144,169.76	159,901.65	(15,731.89)	161,360.00
GROUNDS MAINTENANCE	3,700.00	1,491.67	(2,208.33)	8,691.05	7,458.35	(1,232.70)	17,900.00
GENERAL MAINT & REPAIR	.00	228.75	228.75	.00	1,143.75	1,143.75	2,745.00
ROAD REPAIRS	.00	445.83	445.83	.00	2,229.15	2,229.15	5,350.00
DOCK MAINTENANCE	.00	41.67	41.67	178.20	208.35	30.15	500.00
ELECTRICITY	569.65	229.17	(340.48)	1,020.31	1,145.85	125.54	2,750.00
GAS / FUELS	.00	58.33	58.33	707.24	291.65	(415.59)	700.00
WATER & SEWER	228.94	158.33	(70.61)	886.78	791.65	(95.13)	1,900.00
INTERNET	150.49	63.33	(87.16)	1,143.29	316.65	(826.64)	760.00
GENERAL ADMINISTRATIVE	.00	.00	.00	334.34	.00	(334.34)	.00
MISCELLANEOUS OPERATING	.00	16.67	16.67	.00	83.35	83.35	200.00
MANAGEMENT FEE	500.00	500.00	.00	2,500.00	2,500.00	.00	6,000.00
POSTAGE / COPIES / SUPPLIES	25.21	170.00	144.79	866.26	850.00	(16.26)	2,040.00
TAXES & FEES	.00	23.33	23.33	880.00	116.65	(763.35)	280.00
BANK SERVICE CHARGES	2.97	.00	(2.97)	2.97	.00	(2.97)	.00
BAD DEBTS	.00	1,333.33	1,333.33	3,966.71	6,666.65	2,699.94	16,000.00
INSURANCE	.00	404.17	404.17	4,335.00	2,020.85	(2,314.15)	4,850.00
LEGAL FEES	32.50	333.33	300.83	995.50	1,666.65	671.15	4,000.00
LEGAL FEES-COLLECTIONS	295.50	250.00	(45.50)	740.50	1,250.00	509.50	3,000.00
POOL OPERATIONS	659.25	835.42	176.17	817.20	4,177.10	3,359.90	10,025.00
POOL MAINTENANCE	2,294.83	.00	(2,294.83)	8,068.23	.00	(8,068.23)	.00
CLUBHOUSE MAINTENANCE	580.00	.00	(580.00)	905.00	.00	(905.00)	.00
TOTAL OPERATING EXPENSES	9,039.34	6,583.33	(2,456.01)	37,038.58	32,916.65	(4,121.93)	79,000.00
OPERATING NET PROFIT / (LOSS)	(14,326.42)	(6,375.00)	(7,951.42)	107,131.18	126,985.00	(19,853.82)	82,360.00
RESERVE ASSESSMENTS - CAPITAL	5,291.67	5,291.67	.00	15,875.01	26,458.35	(10,583.34)	63,500.00
INTEREST EARNED - CAP RESERVES	745.23	.00	745.23	1,823.61	.00	1,823.61	.00
TOTAL RESERVE INCOME	6,036.90	5,291.67	745.23	17,698.62	26,458.35	(8,759.73)	63,500.00
TOTAL RESERVE EXPENSES	.00	.00	.00	.00	.00	.00	.00
RESERVES NET PROFIT / (LOSS)	6,036.90	5,291.67	745.23	17,698.62	26,458.35	(8,759.73)	63,500.00
TOTAL NET PROFIT / (LOSS)	(8,289.52)	(1,083.33)	(7,206.19)	124,829.80	153,443.35	(28,613.55)	145,860.00

CASH DISBURSEMENTS

Starting Check Date: 7/01/23 Cash account #: "All"
 Ending Check Date: 7/31/23

Check date	Check #	Vend #	Vendor Name	Check amount	Reference
Cash account #:		11001	CIT - OPERATING ACCOUNT		
7/03/23	1095	1	ACS WEST, INC.	500.00	MANAGEMENT FEE *
7/05/23	1096	669074	KENNETH BEUTEL	2,637.51	REIMB POOL CHAIRS/VAC *
7/05/23	1097	702291	CORROTOMAN BY THE BAY	5,291.67	RESERVE TRANSFER *
7/05/23	100117	701793	GORDON & REES	295.50	1301118095 *
7/05/23	100118	702774	NORTHERN NECK ELECTRIC COOP.	569.65	113751001 *
7/05/23	100119	703187	PARADISE CLEANING, LLC	315.00	JANITORIAL *
7/06/23	1098	2	ACS WEST, INC.	26.45	JUN23 P&C *
7/07/23	100120	703071	BREEZELINE	150.49	8282 15 116 0029826 *
7/07/23	100121	703140	MO & J'S YARDWORK, LLC	3,700.00	MONTHLY SERVICE *
7/13/23	1099	669074	KENNETH BEUTEL	267.08	REIMB POOL SALT / SKIMMER *
7/24/23	100122	701913	VIRGINIA AMERICAN WATER	228.94	1027-21003720787 *
7/25/23	100123	703042	SEVARG POOLS, INC.	49.49	PL *
7/27/23	100124	703187	PARADISE CLEANING, LLC	265.00	JANITORIAL *
7/31/23	100125	701793	GORDON & REES	32.50	LEGAL SERVICES *
Totals:				14,329.28	

CORROTOMAN-BY-THE-BAY ASSOCIATION

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Balance Sheet
As of 08/31/23

Account Description	Operating	Reserves	Other	Totals
ASSETS				
CIT - OPERATING ACCOUNT	92,181.11			92,181.11
CHESAPEAKE BANK OPERATING	2,255.71			2,255.71
BLUE RIDGE BANK RESERVES		199,256.27		199,256.27
A/R - ASSESSMENTS & FEES	71,750.45			71,750.45
ASSESSMENT A/R RESERVE	(36,094.00)			(36,094.00)
A/R - FROM OP / (FROM RES)		3,457.00		3,457.00
PREPAID EXPENSES - INSURANCE	1,271.06			1,271.06
TOTAL ASSETS	131,364.33	202,713.27	.00	334,077.60
LIABILITIES & EQUITY				
ACCOUNTS PAYABLE	797.13			797.13
A/P - TO RES / (TO OP)	3,457.00			3,457.00
PREPAID ASSESSMENTS	4,436.13			4,436.13
KEY DEPOSITS (DOCK KEYS)	1,460.00			1,460.00
TOTAL CURRENT LIABILITIES	10,150.26	.00	.00	10,150.26
RESERVES EQUITY - PRIOR		178,952.57		178,952.57
TOTAL RESERVES	.00	178,952.57	.00	178,952.57
OPERATING EQUITY - PRIOR	26,376.64			26,376.64
CURRENT YR NET PROFIT / (LOSS)	94,837.43	23,760.70	.00	118,598.13
TOTAL OPERATING	121,214.07	23,760.70	.00	144,974.77
TOTAL LIABILITIES & EQUITY	131,364.33	202,713.27	.00	334,077.60

CORROTOMAN-BY-THE-BAY ASSOCIATION

INCOME / EXPENSE STATEMENT

Period: 08/01/23 to 08/31/23

Description	Current Period			Year-To-Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING ASSESSMENTS	(5,291.67)	.00	(5,291.67)	137,983.32	158,860.00	(20,876.68)	158,860.00
INTEREST EARNED - OPERATING	4.27	8.33	(4.06)	28.99	49.98	(20.99)	100.00
LATE FEES BILLED	2.00	.00	2.00	322.00	.00	322.00	.00
FEES - DOCK / TENNIS / ETC	200.00	200.00	.00	900.05	1,200.00	(299.95)	2,400.00
POOL INCOME	.00	.00	.00	(150.00)	.00	(150.00)	.00
TOTAL OPERATING INCOME	(5,085.40)	208.33	(5,293.73)	139,084.36	160,109.98	(21,025.62)	161,360.00
GROUNDS MAINTENANCE	2,550.00	1,491.67	(1,058.33)	11,241.05	8,950.02	(2,291.03)	17,900.00
GENERAL MAINT & REPAIR	.00	228.75	228.75	.00	1,372.50	1,372.50	2,745.00
ROAD REPAIRS	.00	445.83	445.83	.00	2,674.98	2,674.98	5,350.00
DOCK MAINTENANCE	.00	41.67	41.67	178.20	250.02	71.82	500.00
ELECTRICITY	1,105.01	229.17	(875.84)	2,125.32	1,375.02	(750.30)	2,750.00
GAS / FUELS	.00	58.33	58.33	707.24	349.98	(357.26)	700.00
WATER & SEWER	754.12	158.33	(595.79)	1,640.90	949.98	(690.92)	1,900.00
INTERNET	846.60	63.33	(783.27)	1,989.89	379.98	(1,609.91)	760.00
GENERAL ADMINISTRATIVE	.00	.00	.00	334.34	.00	(334.34)	.00
MISCELLANEOUS OPERATING	.00	16.67	16.67	.00	100.02	100.02	200.00
MANAGEMENT FEE	500.00	500.00	.00	3,000.00	3,000.00	.00	6,000.00
POSTAGE / COPIES / SUPPLIES	237.13	170.00	(67.13)	1,103.39	1,020.00	(83.39)	2,040.00
TAXES & FEES	.00	23.33	23.33	880.00	139.98	(740.02)	280.00
BANK SERVICE CHARGES	2.97	.00	(2.97)	5.94	.00	(5.94)	.00
BAD DEBTS	(579.80)	1,333.33	1,913.13	3,386.91	7,999.98	4,613.07	16,000.00
INSURANCE	332.00	404.17	72.17	4,667.00	2,425.02	(2,241.98)	4,850.00
LEGAL FEES	.00	333.33	333.33	995.50	1,999.98	1,004.48	4,000.00
LEGAL FEES-COLLECTIONS	.00	250.00	250.00	740.50	1,500.00	759.50	3,000.00
POOL OPERATIONS	.00	835.42	835.42	817.20	5,012.52	4,195.32	10,025.00
POOL MAINTENANCE	1,394.03	.00	(1,394.03)	9,462.26	.00	(9,462.26)	.00
CLUBHOUSE MAINTENANCE	66.29	.00	(66.29)	971.29	.00	(971.29)	.00
TOTAL OPERATING EXPENSES	7,208.35	6,583.33	(625.02)	44,246.93	39,499.98	(4,746.95)	79,000.00
OPERATING NET PROFIT / (LOSS)	(12,293.75)	(6,375.00)	(5,918.75)	94,837.43	120,610.00	(25,772.57)	82,360.00
RESERVE ASSESSMENTS - CAPITAL	5,291.67	5,291.67	.00	21,166.68	31,750.02	(10,583.34)	63,500.00
INTEREST EARNED - CAP RESERVES	770.41	.00	770.41	2,594.02	.00	2,594.02	.00
TOTAL RESERVE INCOME	6,062.08	5,291.67	770.41	23,760.70	31,750.02	(7,989.32)	63,500.00
TOTAL RESERVE EXPENSES	.00	.00	.00	.00	.00	.00	.00
RESERVES NET PROFIT / (LOSS)	6,062.08	5,291.67	770.41	23,760.70	31,750.02	(7,989.32)	63,500.00
TOTAL NET PROFIT / (LOSS)	(6,231.67)	(1,083.33)	(5,148.34)	118,598.13	152,360.02	(33,761.89)	145,860.00



CBTB – Architecture Committee

October 2023 Board Meeting



No applications since last meeting, but several complaints of poor maintenance/issues

Section 7. *Whenever a property owner member maintains his property in a manner detrimental to the best interest of the Association and the Community, the Board of Directors shall give such owner formal notification of its awareness of the condition or conditions. If the condition or conditions are not corrected within a time period deemed reasonable by the Board and set forth in the formal notice, the Board of Directors shall correct the conditions and assess the cost thereof as a special assessment against the property of properties involved.*

For each issue, we need to vote to determine:

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
2. Is 30 days a reasonable time period to give the property owner to correct the condition?
3. If the answers to both Q1 and Q2 are “yes”, what steps should the Board take to correct the condition?



Complaint No. 1: 272 Marina Drive (Overgrown Yard + Dilapidated Screened Porch)



Status: Letter sent 10/10/2023

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
1. Is 30 days a reasonable time period to give the property owner to correct the condition?
1. If the answers to both Q1 and Q2 are “yes”, what steps should the Board take to correct the condition?



Complaint No. 2: 72 Wishing Well Lane (Overgrown Yard + Dilapidated Shed)



Status: Letter sent 10/10/2023

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
1. Is 30 days a reasonable time period to give the property owner to correct the condition?
1. If the answers to both Q1 and Q2 are "yes", what steps should the Board take to correct the condition?



Complaint No. 3: Lots 570 and 609 (Overgrown at W Highview and Corrotoman)



Status: Email sent Summer 2023 (no response); Letter sent 10/10/2023

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
1. Is 30 days a reasonable time period to give the property owner to correct the condition?
1. If the answers to both Q1 and Q2 are “yes”, what steps should the Board take to correct the condition?



Complaint No. 4: Culvert of 129 E. Highview (Gravel stored in culvert)



Status: Email sent Summer 2023 (Carl responded he would move the gravel); email follow up 10/6/2023 (Carl explained he was saving the gravel for road maintenance per a request from Jean Ehlman); letter not sent

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
1. Is 30 days a reasonable time period to give the property owner to correct the condition?
1. If the answers to both Q1 and Q2 are “yes”, what steps should the Board take to correct the condition?



Complaint No. 5: 1626 Corrotoman Drive



Status: *Cristian texted property owner on 10/6/23; letter not sent*

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
1. Is 30 days a reasonable time period to give the property owner to correct the condition?
1. If the answers to both Q1 and Q2 are “yes”, what steps should the Board take to correct the condition?



Proposed Process Going Forward for Maintenance Conditions/Complaints

Step 1: Board receives one or more complaints about conditions in the neighborhood.

Step 2: Informal efforts are made wherever possible to apprise property owner(s) of complaint(s) and convince the property owner(s) to take action.

Step 2: Assuming no action taken, complaints are aggregated to be discussed at next Board meeting to determine:

1. Is the property maintained in a manner detrimental to the best interest of the Association and the Community?
2. If “yes,” what is a reasonable time period to give the property owner to correct the condition?
3. What steps should the Board take to correct the condition if not rectified within time period?
4. Who does the Board agree is responsible to carry out subsequent steps in the process (notification, remediation)?

Step 3: Letter(s) sent out notifying each property owner of the Board’s determinations and time period for remediation.

Step 4: If time period elapses, action taken to rectify the condition.

Step 5: At next Board meeting, special assessment(s) levied against each property owner for whom action was taken in the amount of the cost of remediation.

Corrotoman by the Bay Collections Procedures

(Revised 9 October 2023 and Approved by Board of Directors on 14 October 2023 cancels
Collection Policy dtd 10 September 2022)

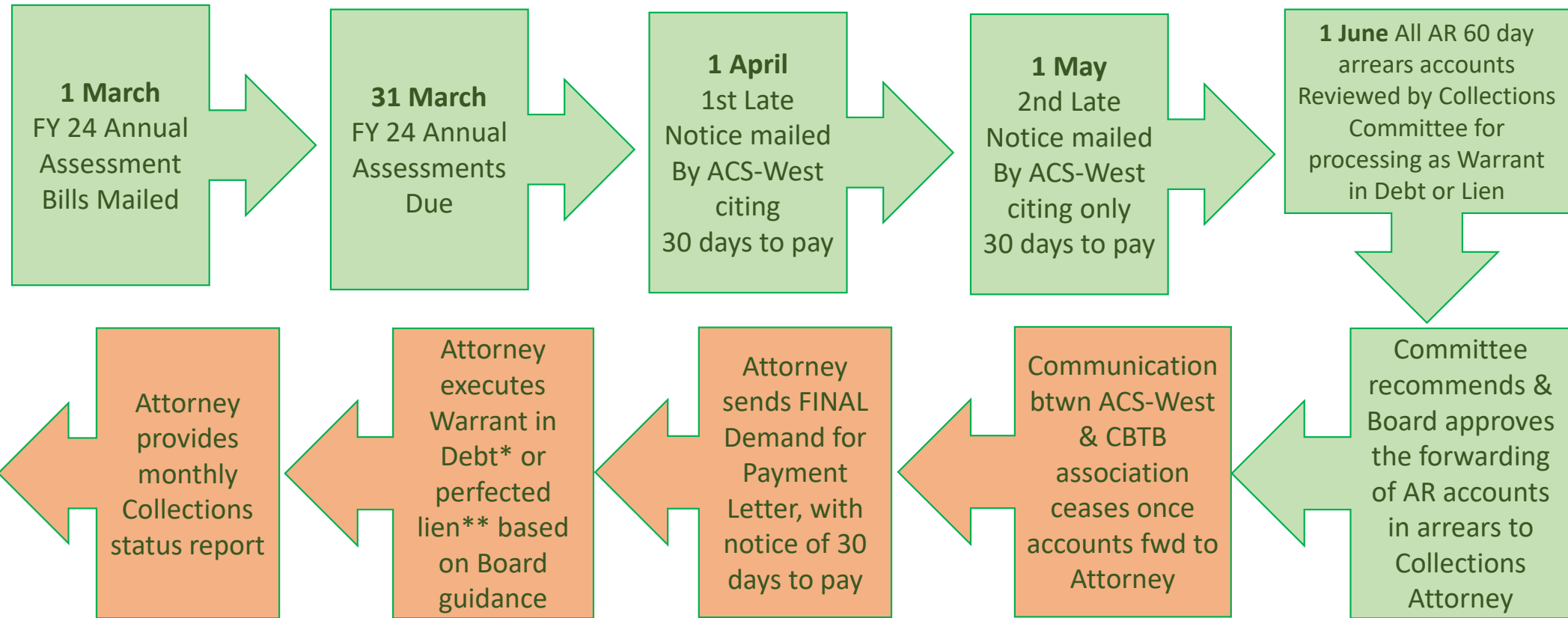
1. The Collections Committee will be comprised of a group of members led by the Collections Committee Chair (whom must be a Board member), and also comprised of the Treasurer, President, Finance Committee Chair, Legal Advisor, current contracted Professional Financial Management Services Provider (PFMSP) Community manager. Their responsibilities include: identification of delinquent accounts and preparing recommendations for the Board of Directors approval as to the following:
 - a. Recommended prior year bad debt write-off based on Fair Debt Collection Act statute of limitations of 5 years.
 - b. Recommend accounts to be forwarded to Collections Attorney for placement of Warrant in Debt or perfected liens based on the review of the budgeted amount available for Collections Legal fees and analysis of potential return on investment.
 - c. Recommend that all accounts in arrears in excess of 60 days be forwarded to Collections Attorney for appropriate Collections action, unless delinquent owner has requested a payment plan be approved of the Board of Directors. If assessment fees for the current fiscal year are not paid in full, the owner is considered not in good standing.
 - d. Each account approved by the Board of Director's in a Board Meeting, (and cited in Meeting Minutes) to be written off will be documented as to the decision and a copy of the individual decision will be submitted to the professional financial management firm for documentation. In addition, a copy of the decision will be filed with the property owner's record locally.
 - e. Payment plans for delinquent accounts may be approved providing BOTH the Treasurer and the Collections Committee Chair concur on proposed payment plan and the proposed payment plan enables pay-off within 18 months of establishment of plan. If Delinquent account holder misses two consecutive months of payments, the account will be forwarded to Collections immediately. Collections Committee will provide updates of

current payment plans with each monthly Collections Committee Report.

2. Collections Committee will coordinate with PFMSP for the preparation and mailing of an initial notice of delinquent assessment letter no later than 30 days after assessment due date and preparation and mailing of a final demand for payment letter to all delinquent account holder(s) no later than 60 days after the assessment due date, advising that their account is moving to collections in the next **thirty (30)** days.
 - a. Upon issuance of the final demand for payment letter, and the expiration of the 30 days, there will be no further correspondence regarding the debt with either the PFMSP or Corrotoman By the Bay (CBTB) Board Members. All correspondence with delinquent lot owners will then be conducted between delinquent account owners and Association Collections Attorney.
 - b. Upon expiration of the 30 days the above referenced letter and continued non-payment of the account, the account will be submitted to the Association Collections Attorney for issuance of Final Demand Payment Notice and then after 30 days, issuance of either a Warrant in Debt or perfection of a lien based on the recommendation submitted by the Collections Committee to the Board of Directors. Those recommendations will be based on a return on investment analysis and require Board approval.
3. Collections Committee will review the accounts receivable reports provided by ACS-West no earlier than thirty days after the annual assessment due date. They will then identify from the delinquent listing (accounts receivable) a prioritization of those accounts to send to collections attorney and cite whether a warrant in debt or a perfected lien is requested. In addition, collections committee will prepare a report to be forwarded to the Board of Directors for approval of all uncollectable "bad debt," IAW the Fair Debt Collection Act, 5-year limitation. This initial list will be done no earlier than thirty (60) days after the assessment due date. (Includes annual and special assessments).
4. The Association Collections Attorney will continue to track and advise the Collections Committee Chair on the status of any warrants in debt liens/judgements/other actions required and keep the CBTB Treasurer

appraised of the collection status on a monthly basis. The Association Collections Attorney will also advise if the account has no likelihood of ever being collected and provide a recommendation as to the appropriate disposition of the account.

Revised Collections Committee Process Flow



* Warrants in Debt 10 years, (initial cost to Board is approximately \$60.00 filing fees, plus additional service of process fee of \$28.00 if out of state debtor.) Attorney fees NOT Charged until accounts are paid in full (they charge 1/3 of amount collected to be paid by delinquent account owner)

** Liens only good for 3 years (costs approximately \$385.00 for Title Search and HOA lien Preparation fees plus \$23.50 lien filing fee per lot)

CBTB Association Committee Reports, October 14th, 2023 Board Meeting

Architecture Committee Report:

Architecture Committee Update – Nick Klaiber, Chair **See attached Power Point Presentation**

Normally this wouldn't be a big deal but I think the issues raised by recent property maintenance complaints, and my digging into how these were addressed previously require some thought and discussion. Fundamentally, I think the way these were previously handled was (a) not consistent going back several years; and (b) not authorized by the by-laws.

The by-laws (Art. IV, Sec. 7) call for a specific set of determinations by the Board (not the Architecture Committee). I've broken it out in the deck in a way that I hope is pretty user friendly if I'm not there. I went around yesterday and took pictures of each condition.

My two cents on these in case I can't make it -- I view it as a big deal to enter someone else's property, maintain it in some way, then bill them for it, and when you do it once, it sets a precedent where you either need to keep maintaining or it leads to questions of why you did it the first time. And I view the standard "detrimental to the best interest of the Association and the Community," as called for in the by-laws to set a high bar for when the Board should step in and engage in self-help. I won't get too lawyerly with this group but parsing a standard like this that uses a conjunctive should suggest something serious that is a community-wide concern. That said, rampant lack of maintenance could qualify -- I would just tread carefully. Whatever the case, we should apply our views on this standard as uniformly as possible.

Let's take the Highview/Corrotoman Drive lots as an example. I get that the owners cut it down in an ill-fated effort to build tiny houses there. The lots are contiguous to woods on all but one side. Across the street on Corrotoman, every lot is wooded for a long stretch. Regardless of what we might prefer to happen to those lots, is it really "detrimental" to the Association and community if those two lots returned to woods like those around them, and like they were a couple of years ago? Why? Others obviously think "yes," based on prior emails but I wonder about that myself. I don't know if anyone has heard from the sole contiguous property owner with the house on West Highview on that point. This is the sort of debate we should be having and then that can result in a public decision and neighborhood awareness of what will trigger the by-laws.

Capital Reserve Committee Report: No report

Collections Committee Report:

Minutes of 9 October 2023 Meeting

Present: Deb Beutel - Collections Committee Chair, Clair Smith – Treasurer, Ed Krill, Legal Advisor, Sam Longstreet, Board Member at Large

1. The Committee reviewed and made recommended changes to the Collection Policy that was approved of the Board in September 2022. Changes are recommended to the attached Process Flow diagram and the Policy in order to better align Collections Committee required actions & timelines to new Board slates normally elected in May of each year. In addition, the Policy recommends that Annual Assessment Bills not be mailed by ACS-West until AFTER 1 March once

they have the new fiscal year opened in order to support members ability to make online payments and ease of tracking the assessments for the new fiscal year which does not commence until 1 March annually. See

2. There are currently 48 delinquent accounts, of those, 4 are on payment plans, 12 have judgements and/or liens placed on them, and there are 27 of those accounts were newly delinquent in fiscal year 2023. Of the 48 delinquent accounts, 21 had not previously been forwarded to the collections Attorney, the Collections Committee is recommending that we forward the remaining 21 accounts totaling \$11,856.20 in delinquent assessments to the collections attorney.
3. An email was forwarded to the Collections Attorney requesting an assessment of which accounts are considered uncollectible and how much of the FY18 and Prior year's bad debt should be written off. The current FY 18 and Prior year bad debt total is \$20,543.83.
4. Amounts outstanding by fiscal year as follows:

<u>FY23</u>	<u>FY22</u>	<u>FY21</u>	<u>FY20</u>	<u>FY19</u>	<u>FY18 & Prior</u>
\$22,360.00	\$9,848.20	\$7,895.64	\$5,769.77	\$4,586.60	\$20,534.83

Communications Committee Report: No Report

Dock Committee Report: Don Smith

- 1) Waiting for an Estimate on redoing the Dock.

Documentation Rewrite Committee Report:

DOCUMENT REWRITE COMMITTEE MEETING 9.13.2023

Members in attendance:

Bob Burrus

Kathy Craven

Jean Ehlman

Travis Gibbons

Ed Krill

We spent the majority of the meeting reviewing section 40, Billing and Collections. We integrated the latest collection policy (adopted by the Board 9.2022) into the old Administrative Policy section, with minor changes. Most changes related to the timing of notices to members. Ed Krill offered to finish integrating the language and will present his work product at our next meeting.

Next, we discussed Ed Krill's latest draft of a statement of principles, goals and standards to be included as one section in the newly revised By Laws.

Next meeting is scheduled for Wednesday, October 18, 2023.

Finance Committee Report: No Report

Golf Committee Report:

Still working on getting our sand traps repaired.

Golf Chair – Jean Ehlman

Pool Committee Report:

October 12, 2023

From: Pool Committee Chair

To: CBTB Board of Directors

Subject: Capital investment necessary to repair CBTB Pool

1. On or about September 8th, 2023 the CBTB pool experience a catastrophic break in the circulating system. The existing sump pump was unable to keep up with the leak and by mid-morning over 2 feet of pool water was able to flood into our subsurface pool pump house. This caused the new pump motor to be submerged and resulted in irreparable damage to that component as well. Don Smith discovered the problem just around noon. He and I were able to identify the source (a failed union on one of the filters) and stop any further damage by powering down the pumphouse and closing off all the valves. The pool itself is intact (but lost a couple of 1,000 gallons of water).



2. A shout out to Hobson Walker as he had a brand-new submersible pump to loan the Association and Don who “Macgyvered” a hose onto it so we could quickly drain the pump room. Given there were only two more days that the pool was supposed to be open, we were able to continue use of the pool without a working pump.

3. I called Sevarg to assess the damages, get the repairs done and see if they could still close the pool. Given the leak they were unable to blow air in the lines to clear it so the repairs must be completed in the Fall so that that the pool can be closed properly and we can avoid further damage. This is not likely

to be a recurring problem and should enable our existing pool to operate for another two seasons as per the current financial plan.

4. Recommended total costs to repair the pool and avoid a future flooding problem are:

New Filter	\$4,564.83
New variable speed electric motor	\$2,000.00
Additional sump pump with battery backup	\$300.00
Electronic networked water alarm	\$50.00
	\$6,914.83

5. Request the board approve Capital Reserve funds in the amount not to exceed \$7,000 for the purpose of repairing the pool.

/s/

Ken Beutel
CBTB Pool Chair

Roads & Grounds Committee Report:

. The corner lot on Corrotoman Dr and West High View needs to be bush hogged again. Im not sure who sent the letter last time but they should be notified. I looked at roads two weeks ago after the storm and looked to be in good order. The only casualty was a missing deck board off the dock at the marina and I only had to remove one tree from the edge of the road. I should be slowing down with work next month so I can get some of the projects completed at the club house. Hope everyone is well and let me know if anything is needed.

Matt

Social Committee Report: No report

Tennis & Pickleball Committee Report: No report

No report
Jean Ehlman, Chair

Webmaster Report: : Lisa Lindeman

Summer Updates:

Uploaded the April 15th and June 10th meeting minutes
Added new board members and term limits to the Board information page
Updated the committee's chair and member information
Added to the amenities page: Pool and Site Design Build Proposal and Requirements.
Corrected the location of the Disc Golf supplies