
Corrotoman-By-The Bay Association, Inc.
Final Minutes of Board of Directors Meeting
9:00 am, Saturday, September 10, 2022

ZOOM Dial-in

<https://us02web.zoom.us/j/82857319410?pwd=MjIxQU9PTzNxQUxuZ2lKMUtaRmNKQT09>

Meeting ID: 828 5731 9410

Passcode: 957075

One tap mobile 13017158592 Meeting ID: 828 5731 9410

Passcode: 957075

Call to Order: Lisa Adler & Cristian Shirilla, Co-Presidents

Meeting was called to order by Cristian Shirilla at 9:07. Members present in person were Deb Beutel, Travis Gibbons, Dexter Lewis, Cristian Shirilla, Clair Smith and Don Smith. Members present via ZOOM were Lisa Adler, Sam Longstreet. Matt Crabbe was not present.

Secretary's Report: Deb Beutel

A motion was made by Travis Gibbons and Seconded by Sam Longstreet to Approve the Minutes of the August 20, 2022 Regular Board meeting. They were approved. Don and Claire Smith abstained since they were absent for the 20 August Meeting.

Committee Reports that have been submitted are attached to these minutes

Treasurer's Report: Claire Smith

A motion was made by Deb Beutel and Seconded by Don Smith to Approve the Treasurer's Report. It was unanimously Approved.

Architectural Review Committee Chair: Don Smith– Committee Members: Kevin McNair & Dexter Lewis

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

Communications Committee Chair: Tara Linne - No Report

Dock Committee Dock Master: Don Smith

In addition to Dock Committee Report, a motion was made by Deb Beutel and Seconded by Travis Gibbons to approve the increase deposit for Dock keys to \$20.00 due to increased cost to purchase. It was unanimously approved.

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

Finance Committee Chair: Matt Crabbe- Committee Members: Craig Adler, Ian Fay and Bill Ehlman

Golf Committee Chair: Jean Ehlman- Landon and Parker Shirilla, Dexter Lewis

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

Roads & Grounds Committee Chair: Don Smith- Committee members: Dexter Lewis & Doug Howe

Roads and Grounds Chair requested authorization to get an estimate for a three-year contract for the CBTB Common Area Grass Cutting Service. The Board agreed as it would be a good cost saving measure. A vote is not required since the current ADMIN Policy Manual Chapter 7. D. 1. States, "Service Contracts may be awarded for multiple years not to exceed 5 years without being renegotiated. If the contract is to exceed \$1000.00 in any one year it must be approved annually as a budget line item by a 2/3 vote of the board of directors."

Roads and Grounds Chair also added that required repairs on Tiny Place will be budgeted for next fiscal year.

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

Tennis Committee Chair: Jean Ehlman, Dexter Lewis

Volunteer Legal Committee Chair: Ed Krill

Currently working with both the Collections Committee and Documentation Rewrite Committee.

Old Business:

- 1. The Board of Directors reviewed and unanimously approved the attached Updated Collections Process.** (The authorization process and details for the Collection Committee to approve Payment Plans is laid out in Revised Collections Process.), the write-off of \$23,297.21 in bad debt that occurred PRIOR to FY2019 which would no longer be legally collectible based on the Fair Debt Collection Act. And the proposed FINAL Letters to be forwarded by the Board of Directors to current delinquent account owners PRIOR to forwarding them to the Associations Collections Attorney. (See attached)
- 2. How many keys should people be permitted to have for entry to the pool, dock and tennis courts?**
Tabled until October Board Meeting.
- 3. Tree Planting Project Update-See Report. Tabled until October Board Meeting.**
- 4. New Security cameras**
- 5. The results of the meeting held between with the Lancaster County Inspector and Environmentalist and Deb Beutel and Marty Shirilla concerning feasibility of using Lot 7A as a Beach and the Golf Course Common Area as a Solar Farm was discussed. When a final official response is received from the County, it will be posted on the CBTB website for reference.**

New Business:

- 1. A robust discussion occurred to review and consider accepting the finance committee's recommendation for new pool and future expense funding as follows:**
 - a. Take the Finance Committee's recommendation to increase the annual assessment per lot by \$80.00 to \$260.00 per lot to the Community for the required vote and approval.**

There was a lot of discussion, in particular Don Smith indicated the \$80.00 per lot increase was excessive and too much at one time. Claire Smith Concurred. Deb Beutel made the comment that the proxy form for the proposed assessment increase include the detailed breakdown of what would be funded by an \$80.00 per lot increased assessment. In addition, she provided a recommendation that the Board consider reducing the increase to only \$60.00 per lot for new annual assessment fee of \$240.00 which would still adequately fund the required increased yearly allocation to Capital

Reserve of \$63,546, needed to fund Capital replacements such as the pool and support an increase to the FY 22/23 current approved annual operating budget of \$68,247 by \$10,000 for a new proposed annual operating budget of \$78,247 proposed for FY 23/24. That would eliminate the need for charging a separate Pool and Tennis Amenity fee. All additional monies collected above what is required to support the annual operating budget should be allocated to the Capital Reserve account and could be used to fund unplanned for costs associated with the new pool or pay off the loan early.

A motion was made by Cristian Shirilla and seconded by Lisa Adler to forward the finance committee's recommendation for an increase in annual assessment amount to the community for the required vote and approval as follow:

Increase the annual assessment per lot amount by \$80.00 per lot for a total of \$260.00 per lot effective with the FY 2023 annual assessment billing due 1 March 2023, providing that the use of the pool and tennis amenities for members will be included with payment of the annual assessment and not require an additional pool or tennis amenity fee. Any additional funding collected above the required amount to fund the annual operating budget will be allocated to the Capital Reserve Account for future funding of the replacement pool and other required Capital Reserve expenditures.

The above Motion was passed 5 to 3 with the following Boards Members voting for: Lisa Adler, Deb Beutel, Travis Gibbons, Sam Longstreet, Cristian Shirilla and the following Board members voting against: Dexter Lewis, Claire Smith and Don Smith.

After the above Motion was passed by a 5 to 3 vote there was a procedural question as to whether a quorum of 2/3 of Board Members was required. At that time Travis Gibbons made a Provisional Motion, which was seconded by Claire Smith, to conduct a Vote (in case the above vote required 6 votes) to approve an assessment increase of \$240.00 dollars which would be a \$60.00 dollar increase per lot effective 1 March 2023. It was unanimously approved with the following votes for a \$240.00 increase in annual assessments: Lisa Adler, Deb Beutel, Travis Gibbons, Dexter Lewis, Sam Longstreet, Cristian Shirilla, Claire Smith and Don Smith.

We later verified that a 2/3 of Board Member approval is only required to approve contracts in excess of \$1000.00.

Member Input: None

Announcements from Board:

1. When the Social Committee hosts the community yard sale on Saturday, September 17 we will be selling a few items from the CBTB garage to include a portable sump pump, a riding lawn mower and other items. Items will be posted on the Facebook page with asking prices. CBTB gear will be sold as well.
2. A list has been made reflecting the requests of members at the August 20 Special Meeting. Our committee chairs and/or the BOD will address these issues, some you may hear mentioned today.

Motion made by Deb Beutel and Seconded by Claire Smith to Adjourn Regular Meeting and go into Executive Session at 11:16:

1. The Board Reviewed the proposed payment plans and status of assessment accounts currently delinquent.

Motion made by Claire Smith and Seconded by Don Smith to Adjourn the Executive Session and re-enter the Regular Board Meeting at 11:38, it was unanimously approved.

Resume Regular BOD meeting:

A motion was made by Travis Gibbons and Seconded by Dexter Lewis to approve the contract for Roads Maintenance of Cove Lane and Forest Lane. It was unanimously approved.

Next Meeting: Saturday, October 8, 2022 at 9:00 AM

Motion was made by Travis Gibbons and Seconded by Dexter Lewis to adjourn the Board meeting at 11:40. It was unanimously approved.:

Board Member Terms

Lisa Adler (2021-2024)	Claire Smith(2021-2024)
Deb Beutel (2020-2023)	Matt Crabbe (2021-2024)
Travis Gibbons (2021-2024)	Sam Longstreet (2022-2025)
Dexter Lewis(2022-2025)	Cristian Shirilla (2022-2025)
Don Smith (2020-2023)	

Proposed Schedule of Meetings

8 October 2022
12 November 2022
10 December 2022

Treasurer's Report
7/31/2022

Documents Attached

- Balance Sheet
- Revenue and Expense Report
- Accounts Payable

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 8/2/22

Dock:	\$ 2,400.00
Kayak:	\$ 50.00
Tennis:	\$ 110.00
Pool:	\$ 4,335.00
Combo:	\$ 5,550.00
Total:	\$ 12,445.00

73 families have paid for pool amenity

Note: Total Pool Collections \$9,885 includes "Combo/Tennis".

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 record. Failure to do so could leave you liable for future assessment billings until resolved.

Notes:

Reports are provided by ACS-West by the 3rd week of the following month; therefore, all accounts reported are from the end of June with the exception of Cash for Amenities. All funds received for Amenities have been forwarded to ACS for processing. I continue working with ACS to clarify any lot/owner discrepancies.

Old Business:

The BoD approved the moving of Cap/Res funds from ACS-West account to our Primis account. Request has been made and is in process.

I will be meeting with the Collection Committee to determine next steps with remaining A/R balances.

CORROTOMAN-BY-THE-BAY ASSOCIATION

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Balance Sheet
As of 07/31/22

Account Description	Operating	Reserves	Other	Totals
ASSETS				
CIT - OPERATING ACCOUNT	67,427.07			67,427.07
PRIMIS PETTY CASH OPERATING	875.89			875.89
CHESAPEAKE BANK OPERATING	1,555.17			1,555.17
CIT - RESERVE ACCOUNT		33,777.29		33,777.29
PRIMIS BANK RESERVE		114,266.10		114,266.10
A/R - ASSESSMENTS & FEES	64,803.29			64,803.29
ASSESSMENT A/R RESERVE	(33,092.00)			(33,092.00)
A/R - FROM OP / (FROM RES)		6,225.00		6,225.00
PREPAID EXPENSES - INSURANCE	1,271.06			1,271.06
TOTAL ASSETS	102,840.48	154,268.39	00	257,108.87
	=====	=====	=====	=====
LIABILITIES & EQUITY				
ACCOUNTS PAYABLE	535.89			535.89
A/P - TO RES / (TO OP)	6,225.00			6,225.00
PREPAID ASSESSMENTS	5,051.83			5,051.83
KEY DEPOSITS (DOCK KEYS)	990.00			990.00
TOTAL CURRENT LIABILITIES	12,802.72	.00	.00	12,802.72
RESERVES EQUITY - PRIOR		139,068.33		139,068.33
TOTAL RESERVES	.00	139,068.33	.00	139,068.33
OPERATING EQUITY - PRIOR	27,846.46			27,846.46
CURRENT YR NET PROFIT / (LOSS)	62,191.30	15,200.06	.00	77,391.36
TOTAL OPERATING	90,037.76	15,200.06	.00	105,237.82
TOTAL LIABILITIES & EQUITY	102,840.48	154,268.39	.00	257,108.87
	=====	=====	=====	=====

CORROTOMAN-BY-THE-BAY ASSOCIATION

INCOME / EXPENSE STATEMENT

Period: 07/01/22 to 07/31/22

Description	Current Period			Year-To-Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
OPERATING ASSESSMENTS	(3,498.50)	.00	(3,498.50)	92,817.50	109,350.00	(16,532.50)	109,350.00
INTEREST EARNED - OPERATING	3.13	8.33	(5.20)	16.90	41.65	(24.75)	100.00
LATE FEES BILLED	(22.00)	.00	(22.00)	274.00	.00	274.00	.00
FEES - DOCK / TENNIS / ETC	.00	240.00	(240.00)	12,550.00	1,200.00	11,350.00	2,880.00
POOL INCOME	.00	812.50	(812.50)	.00	4,062.50	(4,062.50)	9,750.00
TOTAL OPERATING INCOME	(3,517.37)	1,060.83	(4,578.20)	105,658.40	114,654.15	(8,995.75)	122,080.00
GROUNDS MAINTENANCE	4,450.00	1,491.67	(2,958.33)	10,000.00	7,458.35	(2,541.65)	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	4,275.00	2,229.15	(2,045.85)	5,350.00
DOCK MAINTENANCE	.00	41.67	41.67	1,093.72	208.35	(885.37)	500.00
ELECTRICITY	624.11	229.17	(394.94)	1,237.42	1,145.85	(91.57)	2,750.00
GAS / FUELS	.00	58.33	58.33	525.77	291.65	(234.12)	700.00
WATER & SEWER	.00	158.33	158.33	900.17	791.65	(108.52)	1,900.00
INTERNET	130.13	63.33	(66.80)	1,034.65	316.65	(718.00)	760.00
MISCELLANEOUS OPERATING	.00	16.58	16.58	130.00	82.90	(47.10)	199.00
MANAGEMENT FEE	500.00	500.00	.00	2,500.00	2,500.00	.00	6,000.00
POSTAGE / COPIES / SUPPLIES	535.89	207.58	(328.31)	1,302.36	1,037.90	(264.46)	2,491.00
TAXES & FEES	.00	23.33	23.33	130.00	116.65	(13.35)	280.00
BAD DEBTS	2,203.06	.00	(2,203.06)	5,348.99	.00	(5,348.99)	.00
INSURANCE	.00	404.17	404.17	4,551.00	2,020.85	(2,530.15)	4,850.00
LEGAL FEES	.00	333.33	333.33	715.00	1,666.65	951.65	4,000.00
LEGAL FEES-COLLECTIONS	.00	250.00	250.00	.00	1,250.00	1,250.00	3,000.00
AUDIT / TAX RETURNS	.00	.00	.00	550.00	.00	(550.00)	.00
POOL OPERATIONS	89.00	835.42	746.42	89.00	4,177.10	4,088.10	10,025.00
POOL MAINTENANCE	2,851.65	.00	(2,851.65)	8,764.02	.00	(8,764.02)	.00
CLUBHOUSE MAINTENANCE	.00	.00	.00	320.00	.00	(320.00)	.00
TOTAL OPERATING EXPENSES	11,383.84	5,287.49	(6,096.35)	43,467.10	26,437.45	(17,029.65)	63,450.00
OPERATING NET PROFIT / (LOSS)	(14,901.21)	(4,226.66)	(10,674.55)	62,191.30	88,216.70	(26,025.40)	58,630.00
RESERVE ASSESSMENTS - CAPITAL	3,498.50	3,498.50	.00	17,492.50	17,492.50	.00	41,982.00
INTEREST EARNED - CAP RESERVES	36.99	.00	36.99	177.56	.00	177.56	.00
TOTAL RESERVE INCOME	3,535.49	3,498.50	36.99	17,670.06	17,492.50	177.56	41,982.00
CAP RESERVE EXPENSE	.00	.00	.00	2,470.00	.00	(2,470.00)	.00
TOTAL RESERVE EXPENSES	.00	.00	.00	2,470.00	.00	(2,470.00)	.00
RESERVES NET PROFIT / (LOSS)	3,535.49	3,498.50	36.99	15,200.06	17,492.50	(2,292.44)	41,982.00
TOTAL NET PROFIT / (LOSS)	(11,365.72)	(728.16)	(10,637.56)	77,391.36	105,709.20	(28,317.84)	100,612.00

CASH DISBURSEMENTS

Starting Check Date: 7/01/22 Cash account #: "All"
 Ending Check Date: 7/31/22

Check-date	Check-#	Vend-#	Vendor Name	Check-amount	Reference
Cash account #:	11001		CIT - OPERATING ACCOUNT		
7/05/22	1033	1	ACS WEST, INC.	500.00	MANAGEMENT FEE
7/06/22	1034	669072	LISA ADLER	167.42	REIMB POOL CHAIRS
7/11/22	100042	702774	NORTHERN NECK ELECTRIC COOP.	624.11	113751001
7/13/22	1035	2	ACS WEST, INC.	27.08	JUNE22 P&C
7/13/22	100043	703042	SEVARG POOLS, INC.	232.23	CLEAN SALT GEN CELLS
7/15/22	100044	703042	SEVARG POOLS, INC.	2,262.00	POOL CONTRACT
7/15/22	100045	703187	PARADISE CLEANING, LLC	190.00	PL
7/18/22	100046	703204	D&D TREE SERVICE	2,300.00	PL
7/21/22	100047	703071	BREEZELINE	130.13	8282 15 116 0029826
7/21/22	100048	703140	MO & J'S YARDWORK, LLC	2,150.00	PL
Totals:				8,582.97	

Collections Committee Report 10 September 2022

Collections Committee Chair – Deb Beutel

Collections Committee Members - Claire Smith, Sam Longstreet and Ed Krill

The Collections Committee met on Thursday, 1 September to review the current status of Accounts Receivable (AR) delinquent accounts, and refine the proposed way forward for the Collections Committee.

The recent efforts to send additional letters to delinquent assessment account owners has encouraged **payments in excess of \$12,330.00 since 1 June 2022**. It has also resulted in three delinquent owners requesting to be approved for payment plans. We have since reduced the number of accounts that have Delinquent amounts older than 2019 significantly to only 15 owners (for a total of 22 Lots).

Based on the Fair Debt Collection Act, we are recommending that that the Association offer a one-time Amnesty Program to all those who have outstanding balances PRIOR to 2019, (and for which there does not currently exist a Perfected Lien or a Judgement), if they pay the remaining balance in Full or request a payment plan within 15 Days of receiving the FINAL FINAL Demand of Payment Letter to be mailed on 15 September. They will be reminded that their accounts are currently labeled as “Not In Good Standing,” and as such, they will relinquish all membership rights to include their voting rights and access to ALL Corrotoman By The Bay Amenities until such time as their account is paid in full in accordance with Article II. Sections 3 and 4 of the Corrotoman By The Bay By Laws. The one-time Amnesty Letters will only be sent to 15 owners representing the 22 past due Lots that include past due amounts prior to 2019.

A different Letter notifying delinquent Property owners of delinquent amounts incurred between 2019 and 2022 will be sent notifying them that they will be considered “Not In Good Standing” if they do not pay their outstanding balance in full or request a payment Plan by 1 October 2022. They will be reminded that once their account is labeled as “Not In Good Standing,” they will relinquish all membership rights to include their voting rights and access to ALL Corrotoman By The Bay Amenities until such time as their account is paid in full in accordance with Article II. Sections 3 and 4 of the Corrotoman By The Bay By Laws. There will be a total of 31 of these letters representing 58 delinquent Lots sent to those 31 property owners.

The total amount of PRIOR to 2019 Bad Debt being recommended to the Board of Directors for Write-off is \$23,297.21. Outstanding amounts owed by individuals can be viewed during the Executive Session due to Privacy Act concerns.

FY22	FY21	FY20	FY19	Older	Proposed Write-off	
14,406.20	9,352.75	7,019.20	6,606.50	24,423.16	23,297.21	
80	50	36	34	24	22	Lots in Arrears
46	30	23	20	16	15	Owners

In addition, we have proposed the attached Revised Collections Process and Schedule for Collections Activities commencing 1 January 2023.

We are still finalizing the terms of the Collections Agreement with the proposed new Collections Attorney.

15 September 2022

To: *Property Owner Name*

From: Corrotoman By The Bay Board of Directors

Subject: Final Demand For Payment of Past Due Annual Assessments and One-time Amnesty Offer

This will be the last communication you receive from the Corrotoman By the Bay Association attempting to collect on past due annual assessments for Lot number(s) _____. The total amount past due on your account is _____. We are making this one-time offer of amnesty which would remove all Past due amounts that were accrued PRIOR to 2019 in the amount of _____ making your new outstanding balance _____ providing you contact our Management Company ACS-West within 15 days of receiving this letter or 30 September, 2022, and pay off the above balance or request a payment plan. If you fail to take either of those two actions, your account will be considered "Not In Good Standing" effective 1 October 2022. In addition to having your account forwarded to the Association's Collections Collection's Attorney on 1 October 2022, and being held responsible for your outstanding balance, you will also be held responsible for ALL added legal and court related fees. Once your Account is listed as "Not In Good Standing," you will relinquish all membership rights to include your voting rights and access to ALL Corrotoman By The Bay Amenities until such time as your account is paid in full in accordance with Article II. Sections 3 and 4 of the Corrotoman By The Bay By Laws.

To pay off your account or request a payment plan, please contact Ms. Shannon Ross, our Community Manager with ACS-West at (804) 282-7451 or via email at shannon@acswest.org

Sincerely,

The Corrotoman By The Bay Association, Board of Directors

15 September 2022

To: *Property Owner Name*

From: Corrotoman By The Bay Board of Directors

Subject: Past Due Assessments and Notice That Your Account Will Be Considered Not In Good Standing

This will be the last communication you receive from the Corrotoman By the Bay Association attempting to collect on past due annual assessments for Lot number(s) _____. The total amount past due on your account is _____. If you do not contact our Management Company ACS-West within 15 days of receiving this letter or 30 September, 2022, and pay off the above balance or request a payment plan, your account will be considered "Not In Good Standing" effective 1 October 2022. In addition to having your account forwarded to the Association's Collections Collection's Attorney on 1 October 2022, and being held responsible for your outstanding balance, you will also be held responsible for ALL added legal and court related fees. Once your Account is listed as "Not In Good Standing," you will relinquish all membership rights to include your voting rights and access to ALL Corrotoman By The Bay Amenities until such time as your account is paid in full in accordance with Article II. Sections 3 and 4 of the Corrotoman By The Bay By Laws.

To pay off your account or request a payment plan, please contact Ms. Shannon Ross, our Community Manager with ACS-West at (804) 282-7451 or via email at shannon@acswest.org

Sincerely,

The Corrotoman By The Bay Association, Board of Directors

Corrotoman by the Bay Collections Procedures

(updated 30 August 2022 IAW Section 55.1-1833 of the Virginia Property Owners Act)

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.
 - 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. Approve payment plans for delinquent accounts 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 45 days after the assessment due date, advising that their account is moving to collections in the next **fifteen (15)** days.
 - a. Upon issuance of the final demand for payment letter, and the expiration of the 15 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 15 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 recommendation submitted by the Collections Committee to the Board of Directors. Those recommendations will be based on a on return on investment analysis and require Board approval.
3. Collections Committee will review the accounts receivable reports provided by ACS-West no later 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 later than thirty (30) days after the assessment due date in accordance with changes to Section 55.1-1833 of the Virginia Property Owners Act which states that Associations MUST perfect all liens within 90 days of assessment due date vice the previously allowed 12 months. (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 debts

liens/judgements/other actions required and keep the CBTB Treasurer apprised of the collection status on a monthly basis. The Association Collections Attorney will also advise if the account has no likely hood of ever being collected and provide a recommendation as to the appropriate disposition of the account.

CBTB Collections Committee Implementation POA&M of VA POA Revisions to Section 55.1-1833

§ 55.1-1833. (Effective January 1, 2022) Lien for assessments

Transitional period for newly identified Lien Requirements for all CBTB Delinquent Annual Assessment Accounts IAW VA POA change effective 1 Jan 2022 (will NOT meet 90 day requirement this FY)

- | | |
|--------------------|--|
| 28 May 2022 | - New Collections Chairperson selected |
| 1 June 2022 | - IAW Section 55.1-1833 FY 22 Liens Must be Processed by This Date |
| 17 June 2022 | - New Collections Chair notified of above change to VA POA |
| 28 June 2022 | - First Scheduled FY 22 Collections Committee Meeting |
| 1 July 2022 | - Second Collections Committee Meeting |
| 7 July 2022 | - Meeting w/ACS-West to Review AR report and discuss Collections Way Ahead |
| 8 July 2022 | - Collections Committee reviews Collections Committee Report |
| 9 July 2022 | - Collections Committee submits FY 22 Collections recommendations to Board, Board approved ACS-West mailing final payment demand letter w/changes |
| 15 July 2022 | - ACS-West send Final Demand for Payment letters to ALL Delinquent Assessment Account Owners Final Payment Due date of 15 Aug |
| 18 July 2022 | - Telcon with Glenn Ayers "Lafayette, Ayers and Whitlock" Collections Proposal |
| 10 September 2022 | - Board Meeting to approve selection of Collections Service, approve AR Accounts be forwarded to Collections Service, approve revised Collections Process, approve recommended Write-off of uncollectible debt (PRIOR to FY19) and approve Amnesty letter to 22 seriously delinquent accounts.
- Collections Chair reports status of Collections efforts to date to Board Meeting |
| 15 September | - Amnesty Letters Mailed |
| 30 September | - All arrears accounts w/o payment in full or payment plans forwarded to Collections Attorney |
| 8 October 2022 | - Collections Chair reports status of Collections efforts to date to Board Meeting |
| 12 November 2022 | - Collections Chair reports status of Collections efforts to date to Board Meeting |
| 10 December 2022 | - Collections Chair reports status of Collections efforts to date to Board Meeting |

(Fiscal Year 2023-2024 (New Collections Battle Rhythm in effect)

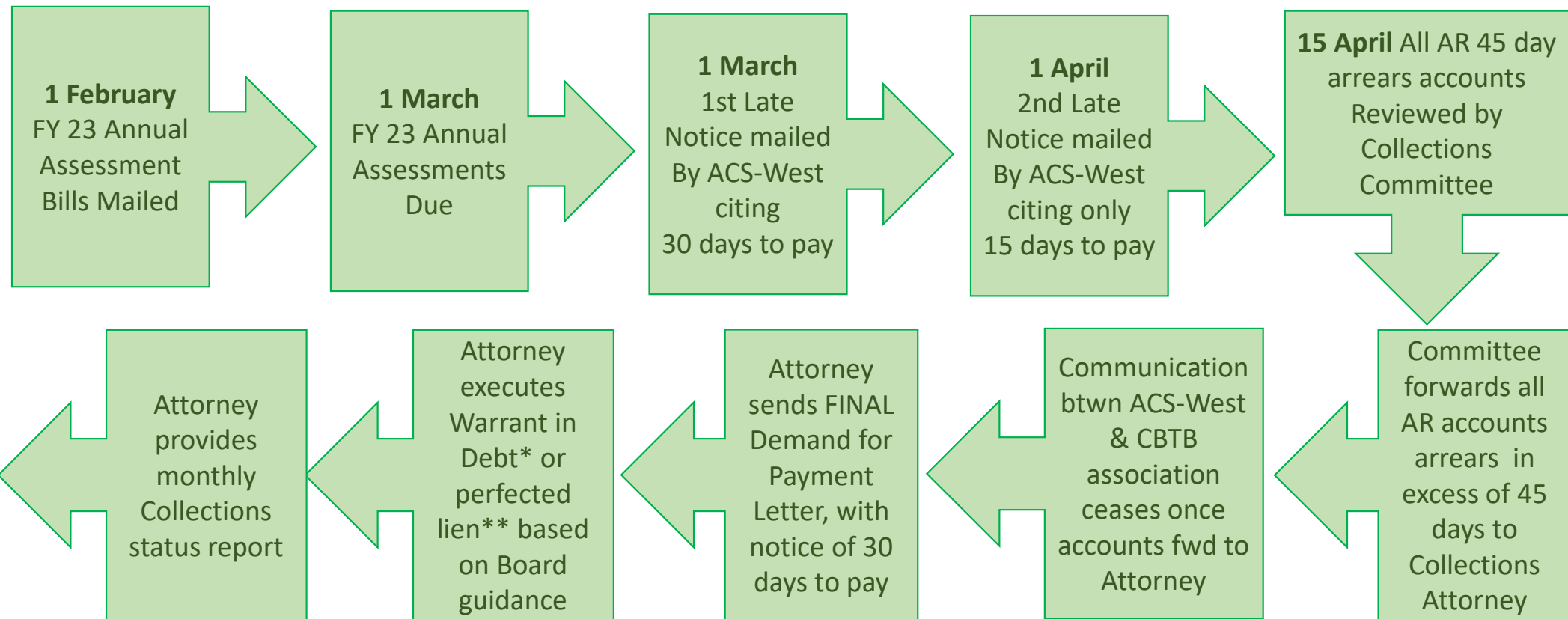
Initiate new Lien Requirements into CBTB Board Fiscal Year Activities for all Delinquent Assessment IAW VA POA change effective 1 Jan 2022

- | | |
|-----------------|---|
| 22 January 2023 | - NLT Submit Approved Budget/Annual Assessment Amount to ACS-West |
| 1 February 2023 | - ACS-West mails revised Annual Assessments with Notes that the assessment due date is 1 March and IAW Section 55.1-1833 of VA POA, we can longer offer a 30 day grace period. First Notice of delinquent accounts will be mailed 1 March 2023, Final Payment Demand Letters to be mailed NLT 15 March 2023 |
| 1 March 2023 | - Annual Assessments are due, ACS-West sends first delinquent letter, identifies payment due in 15 days |
| 15 March 2022 | - ACS-West mails final demand for payment letter with payment due date NLT 1 April 2023 |
| 1 April 2023 | - Collections Committee meets and provides recommendations for accounts to have Liens perfected and accounts to be forwarded to Collections Services |
| 8 April 2023 | - Board approves Collections Committees recommendations for accounts to have Liens perfected and accounts to be forwarded to Collections Services |
| 9 April 2023 | - Collections Committees forwards approved delinquent accounts to Collections |

7 May 2023
1 June 2023

- Attorney for placement of perfected liens or Warrant's in debt.
- FY 23 Annual Meeting and selection of new Committee Chairs
 - All FY 23 Liens have been perfected via Collections Attorney.

Proposed Collections Committee Process Flow



* Warrants in Debt 10 years, (initial cost to Board is \$60.00 filing fees) Attorney fees NOT Charged until accounts are paid (they charge 1/3 of amount collected to be paid by delinquent account owner)

** Liens only good for 3 years (were previously costing \$180.00 per lot Legal fees plus \$23.50 lien filing fee per lot)

Committee Reports September 10, 2022 Board Meeting

Architecture Committee Report: No Report.

Collection Committee Report: See separate handout

Dock Committee Report:

1. Collected \$20 for Dock Keys
2. Recommend to Board that we continue to issue 1 key per household because keys have increased in price to \$17.50 plus tax. Recommend we raise the deposit to \$20 going forward.
3. People are still just showing up to my house expecting dock keys please make arrangement's via Email (roadschairman@gmail.com) make sure the form is filled out completely and there is a \$10 deposit.

Documentation Rewrite Committee Report:

Minutes of 31 August Meeting

Members in attendance:

Deb Beutel

Bob Burrus

Kathy Craven

Jean Ehlman

Ed Krill

Travis Gibbons

We spent the entire meeting reworking Article V, Assessments.

Next meeting was changed to September 21, 2022.

Finance Committee Report:

The Finance Committee had a very successful briefing to the CBTB community on Aug 20, 2022. The briefing's mission was to layout options to financing the new pool build as well as a plan to put the community on sound financing footing. The briefing is posted on the CBTB website, along with the actual recording everyone can listen via You Tube. There was also a comprehensive Q&A session, which was also recorded.

Golf Committee Report: No Report.

Pool Committee Report:

1. Pool has been open since June 8th.
2. From the sign in sheets between August 8th and September 5th, we have had 84 unique visits and 192 persons use the pool (actual numbers are likely significantly higher). Final numbers for the entire season will be provided to the Board at the October Meeting.
3. Total amenities fees creditable to the pool are \$9,855.00—not surprisingly, no additional families signed up for the final month of access at the full rate. Recommend we consider a “second half of the season” rate if amenity fees are to be collected next year.
4. Expenses to date are estimated to be \$9,500.00 (2022 Pool Budget is \$10,025.00).

5. Sevard has assisted with maintaining/cleaning the pool but the bigger credit goes to the volunteers for keeping the pool filled, pool area clean, and chemicals added to keep us in excellent operating condition!
6. Pool was ready for the Social Committee's "Meet Your Neighbors" event that was rained out for the second time.
7. Consumables are expected to align with amenities fees collected.
8. Pool remained open throughout the 97-day operating season with a scheduled closing date of 12 Sep 2022.

New issues: The 30-amp breaker that Lisa replaced last year has already failed. Fortunately, she had bought two of them back then, so we had an owner volunteer to swap them out. The reason the old breaker likely failed is that the current draw from our electric pump motor is excessive and is still causing the replacement breaker to "trip" a couple of times a day. The volunteers that help with the leak are now also helping keep the filter online. That and some extra chlorine shock got us through Labor Day and we should be able to coast into next Monday's closing.

Post season Plans: However, we have significant work ahead of us in the off-season to keep this pool alive for another couple of years including testing/replacing the motor for the filter pump and devising a means to get rid of the sand accumulating along the pool edges. The grout around the coping and the paint over the old plaster are both shedding into the pool. A conventional "robot vacuum" will not work with this pool design/operating state so it may be a manual intensive effort. Finally, the diving board has several areas of rust and corrosion that need to be addressed.

The bottom line is the pool water tested, looked and felt great despite the maintenance issues; that is due to the daily hard work of the volunteers. The reason it has been affordable so far is because of all of their donated time (I have provided the new pool/finance team my estimate of how many hours and what that would have cost CBTB). We all need to hope that the mechanical bits stay working as well as they can because everything else seems to be going great!

Please contact Ken Beutel, Pool Committee Chair, with any questions or concerns either by sending an email to CBTBay@gmail.com or 540 840-6036.

Roads and Grounds Committee Report:

1. Have 2 estimates to fix Forest Lane and Cove Lane
2. Dexter and I removed hanging limbs on Forest Lane for prep work in getting culverts and road graded.
3. Need volunteers to help remove the limbs on side of Forest Lane, date to be determined
4. Recommend that we renew lawn contract for 3 years to lock in price with Mo & J Lawncare.
5. Will be contacting contractors for snow removal. If anyone has anyone in mind, please email me the name and number
6. Answers to member input questions:
 - a. Street lights on Corrotoman Drive is not our responsibility. VDOT is the primary care taker of this street and can be contacted for additional information.
 - b. No damage was found on East Highview.

Social Committee Report:

Social Committee Meeting Minutes- Wed 6/29 and Thursday with Lisa

Committee Members: Alisson Olivia & Rebecca co-chairs, Kristy Shirilla, Lisa MacNair, Debbie Snellings, Hope Crabbe

- 4th of July Parade-team made final preparations which included a request to remind community members
- Next event- meet your neighbors, the team discussed who would be available for set up and cleanup, we also decided to take care of all preparations ourselves.
 - o Alisson- in Richmond for birthday parties
 - o Becca, Debbie, Kristy, and Lisa
- Upcoming events, we need to pick a day
 - o Community Yard Sale-September?
 - o CBTB Day- October?
 - o Holiday pot luck
 - o Popsicles at the pool
- CBTB Merchandise
 - o Lisa to check with Terri on embroidered hats
 - o Debbie to check on T-shirts and other merchandise
- Next meeting
 - o Touch base next week prior to the Meet Your Neighbor Event
 - o Schedule a new meeting day/time for a once-a-month 45-60 minute meeting

Tennis Committee Report:

The courts will be closed for repairs in September and CBTB property owners will be notified when I receive information from Tennis Courts Inc. on the date. The repairs are no cost to CBTB Association.

Jean Ehlman, Chair

August 25, 2022

Mrs. Deb Beutel, Secretary
Corrotoman-By-The-Bay Association
Lancaster, Virginia

Re: Inquiries about Lot 7A, Solar Farm, Boat Dock Beach Area, 272 Marina Road

Via Email: deb@beutel.us

Dear Deb,

This is a recap of my notes of this morning's meeting with you, Bill Farrell (Director of Land Use Planning) and Olivia Hall (Environmental Code Compliance Officer) about the referenced items.

We viewed the common area between the tennis courts and Bayview Drive. Farrell said there were two considerations: the county's 800 foot set-back from wetlands, and opposition from neighboring landowners; he will provide a copy of the county's solar farm land use ordinance. He noted that a vegetation screen would be required around the solar farm. Using the waterfront residence of the late Franklin and Virginia Haywood as a reference, it appears that the suggested solar farm would not be permitted because of the 800 foot set-back requirement. I made a note of two matters: survey expenses, and locating a solar farm company willing and interested in renting the grounds (the power companies do not build solar farms; rather, independent companies lease the land and install the infrastructure, then sell the power generated to the power companies).

We next viewed Lot 7A. Bill's general response was that it was impermissible to establish the lot as a beach area, nor was it a "buildable lot." The reasons were compliance with the Resource Protection Area (RPA) requirements, and the 50 foot setback requirement from the roadway to the front of the dwelling; Olivia noted that there was no space to meet the net zero loss of natural grasses. She explained that the county allows net-zero loss: any grasses removed must be relocated elsewhere on the shoreline; Lancaster does not permit "net-zero banking" where a fee can be paid to establish and equivalent amount of grasses at a remote location elsewhere in the county (some counties do have such a policy/ordinance in place).

Third, we viewed the boat dock area. A large tree, obviously dead, had fallen on a part of the seawall, and at least 2 others were seen in the water upstream of the seawall, and a third had fallen across the dock of the adjacent landowner. Olivia gave immediate approval for CBTB to remove the tree on the seawall; the others could be removed by the appropriate landowners. The area immediately to the left of the dock was covered in grasses. Olivia said that "net-zero" removal of the grasses did not appear possible as there was no location to replant the grasses. I asked would it be permitted if the adjacent landowner allowed for the grasses to be transplanted onto his property. Olivia said she would have to check on that, based on the county ordinance. Bill questioned if the beach area would include a swimming area, as his personal concern would be power boats coming into boat slips so close to swimmers (he noted this had nothing to do with county ordinance/land use requirements and limitations, just his own concern if he had children swimming in that area so close to the boat slips). I estimated that

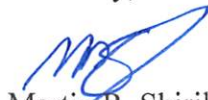
a modest swimming area of only 50 feet would require the removal of all the slips up to the T-pier on the left side of the main dock.

Lastly, you engaged Bill in some discussion about the apparently abandoned house at 272 Marina Road. Bill noted that there was no power meter, it was obvious that the structure was in need of repair, and the grass had not be cut in quite some time. Bill explained that HOAs had far greater authority through its by-laws to enforce property maintenance matters than the county did through its civil enforcement authority. I made no additional notes on this matters as this was outside of my request for Bill and Olivia to view the first three items on the list. You did say that the HOA by-laws were in the process of being updated, and perhaps that would be a better way to address property maintenance matters.

I asked Bill and Olivia to reduce their findings to a letter and to forward the letter to you as well for presentation to the HOA board on September 10 as I will be out of town that weekend.

Thank you for taking the time to meet with us this morning as you had questions and valuable information for Bill and Olivia to consider that surpassed what I had to offer.

Sincerely,

A handwritten signature in blue ink, appearing to read 'MS', is written over the printed name.

Martin R. Shirilla
Lots 324-325