

**The Coral Trace HOA website is: <http://www.coraltracehoa.com>
Be sure to register and use our Board Forum!**

The 2010 Board

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Vice President

Eric Motto, 330-2207

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Lloyd Adler, 276-6480

Directors

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Deadline is 1 week after each Board meeting.

Words from the President

by Karl Chakford
president@coraltracehoa.com



Hi Coral Trace Residents and Owners,

This will be long as there is once again a lot of information this month.

We have 2 two Board positions to fill. Debbie has sold her home and is moving at the end of the year to Tennessee and Tim has decided to put his energy elsewhere. The Board will accept resumes along with the reasons you want to join the Board. You can email them to president@coraltrace.com or drop them by the office. We will appoint the new Board members at the June 21, 2010, 7:00pm Board meeting. Each person applying will be able to speak to the Board at that meeting. Thank you in advance to those who apply.

We will be having our annual Community Garage Sale on May 15, 2010. We will open the gate for this (you are responsible for your own selling, but we place an ad). It was agreed that we should hold 2 of these each year, one in early summer and one in the winter. So if you want to help with this let me know.

If you have visited the Clubhouse you noticed the shed was delivered. Once the electrical work is complete, the plan is to fence a section on the right side of the shed to park the golf cart. After this is done we will be landscape the area and add plants along the fence by the water tank to block the shed from view.

The Clubhouse front door upper maglock was damaged by the previous water leak. Since the leak was fixed we had this lock repaired, it took a while as the parts were on order. We have had several issues at the front gate: the outbound detector loop was replaced, the bracket that holds the arm was replaced and there is one additional issue that was not yet determined when our newsletter went to press. The resident remote receiver was replaced and the old receiver for the older remotes appears to be getting weak and may need to be replaced. We are not sure if it is

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Next Meetings:

- HOA Board—Monday May 17 at 7 PM at the Clubhouse
- Yard Sale—Saturday May 15

1-Day Rental of the Clubhouse Social Room is \$150 plus a \$300 security deposit. Contact Lloyd Adler at 561-276-6480.

THE FRONT GATE ENTRY CODE IS POSTED ON WEBSITE (IN BOARD PASSWORD-PROTECTED AREA) AND OUR CHANNEL 63 CABLE TV STATION.

NEW Starting July no more gate code!

**[On-Line ARC form, Residency App, Guest Parking Permits:](#)
Documents page of website**

LANDSCAPING SCHEDULE FOR May:

- Cut grass: every Wednesday
- Bush & tree trimming: May 25-27
- Spray: May 18



**Sat.
May 15
Your house!**



Clubhouse Keys:
Anyone wanting recreation keys to the Clubhouse (pool, exercise room, billiards room) should contact Bob Loperfido, our property manager at Seacrest Services. He will provide a key to each household. If you lose this key, a replacement is \$10.

Words from the President—continued

by Karl Chakford
president@coraltracehoa.com

worth putting the money into the old receiver, the question is how many people have the old style remote (long black with 2 buttons, 1 on the end and 1 in the middle, both white) please let me know if you have this type so we can determine how many of these older remotes are still being used (email me at president@coraltrace.com).

We have been painting the lines on the roads. Since the type of paint used by the state is very expensive and not available to us, we are using a mixture provided by a resident that does this for a living. If the road paint is applied heavy and glass beads added, this gives the stripes the reflective look. This is saving the HOA money by not having to hire a striping company.

Residents have been asking the maintenance man to help them with personal issues. THIS IS NOT ALLOWED, he is only allowed to work on items that have been reported through the work order system at www.seacrestservices.com. So get your work order in there or by calling 1-888-828-6464.

The cold weather we had this winter affected our plantings and trees; most are recovering, but slowly. This put us behind in some of the trimming and mulching we had scheduled for earlier this year. We must balance the health of the vegetation with the schedule. The Board decided that this maximum height of the plants on the street side homes will be 5' 6". This means if you maintain your own plants you must use this height or the HOA will cut them to this level. They also will enforce the plant height on the front of the home to no higher than the bottom of the window-sill.

We are one month into the spring-cleaning quarter. I have noticed some owners cleaning their homes and to those, we thank you. The rest of us only have May and June to get this done so let's not forget.

Someone broke the shower valve at the pool so this was just replaced by a plumber. It is a shame this kind of vandalism happens, as it cost all of us money. Also about pool vandalism, someone pooped on the pool deck after placing a ring of chairs to hide their activity, this is disgusting (this was not a dog). We've asked some residents to leave the pool after hours for making too much noise and for having glass beer bottles in and around the pool and spa. Remember, NO GLASS INSIDE THE POOL FENCE. Bare feet and broken glass do not mix.

The committee working on the revised Rules Book is almost done. They have revised a lot of items, organ-

ized the Document Rule Section, relaxed some of the landscape rules; added rules voted on by past Boards, added new rules and changed or removed rules that are no longer valid. They have been working with the Coral Trace HOA Documents, Covenants, By Laws, Rules Book, Motions Book (past motions) and State Statues, so they have been busy. Thanks for the hard work. Once this book is revised and voted on at a Board meeting we will instruct you where and when to pick this new manual up.

We are adding Handicapped parking to some of the larger Guest parking spots. We only have a few people using the Guest Parking system, so we will start putting Green parking violation stickers on the driver window for non-compliance. Guest parking is for Guests not for resident or owners. Owners and Residents are only allowed to park in their garage or in their driveway. Not on the grass (this damages the grass and/or the sprinkler system) or in the street. Street parking is forbidden by our by-laws and rules and regulations.

It has come to our attention that residents are using their grills inside their enclosed porch (under roof). The State of Florida has rules against this. You must be 10' from any structure for using a lit/running grill. So please keep this in mind as you enjoy the summer.

We are removing the resident gate code soon. We have only had a few people question why we are doing this. Make sure you have entry cards or a remote to enter the community and have your phone entered into the gate entry system for your guests to call your home so you can let them in.

The HOA's uncollectible maintenance fees (accounts receivables) have hit an all time high of \$111,416.00 from homes in foreclosure, bankruptcy and just late (since 2007, most are from 2008 & 2009 but 2010 is looking like a bad year also). We have about 25 homes that are in foreclosure and/or bankruptcy to date totaling \$74,350. Our current collections, (owners paying late in April) are \$37,046.00. These homes are not paying their HOA dues. This means those of us that are paying are making up the difference and it puts the HOA in a cash flow problem restricting us from completing projects in a timely manner. If you are delinquent please call someone, a Board member or the property management company, telling them you are having problems. We do not disseminate this information at meetings or in this newsletter or anywhere as it is private information between you, the management company and the HOA. We have never, not helped an owner who called us requesting alternatives. Owners

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Technology Committee
by Len Kruger
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[Note from Editor: Karl asked Len and Howard, two members of the Technology Committee, to write up articles on the subject of our cable TV options. This is the first of the two articles, which have differing focus and points of view.]

Questions and Answers

Hi all,

LOTS & LOTS has happened since our last newsletter. For starters, we had one possible provider graciously bow out (MDU Communications) and another begin to become involved (hControl). Be on the lookout for special edition newsletter just for TV. I know many questions exist, so let's see if we can give you answers.

Q: What is going on with our cable contract and what will it cost?

A: Cable TV will cost more regardless of what we do. Our current contract expires 7/31/2010 and Comcast wants more money.

Q: What is the community doing about it?

A: The Board has before it a couple of different proposals and contracts. They will select to either cancel all bulk cable TV, sign a new contract with Comcast or sign a new contract with another vendor who will install fiber optic lines underground.

Q: What are benefits and drawbacks to each decision?

A: Good question, and the answer is kind of long but important to understand. First, our current TV is delivered to us through a copper wire (coax). This may remain or be replaced with fiber-optic cable (made of glassy substance). The difference is how the work. For copper, it uses pulses of electricity, for fiber pulses of light. Copper has been around for about 100 years and fiber maybe 15. Fiber is the way of the future due to cost and capacity and ease of maintenance. Fiber is not subject to the same problems that copper has, such as moisture or damage from lightning.

Q: What kind of capacity? What does that mean to me?

A: We think everyone has heard of Verizon's FIOS or AT&T's U-Verse. Both are making the switch from copper to fiber for reasons of ability to sell services such as HD TV, Pay-per-View (PPV), Video-on-Demand (VOD), internet and so on.

An HD signal is "big". The reason it looks so good is the amount of information within it. For the lay-

person, our old rabbit ears over-the-air TV is called standard definition TV (SD). It has 480 lines per screen. HD is 720 or 1080 lines. Twice the lines, twice (or more) the information in the signal. Right now, the number of HD channels to analog (SD) is about 1/4 to 1/3 but sometime soon, HD will gain the advantage. Eventually, most if not all of what we watch will be HD. 3D TV requires even more of a signal.

Q: Why is this important?

A: Because the method of getting all these signals to your TV and computer require a bigger, better way to get there. Think of it as a water hose going from a large diameter to a smaller one. Any time this happens, "pressure" is created. With TV signals (and the internet) this pressure is the reason we see spottiness and our pictures "freeze" on the TV set and delays on the computer. Also, most providers, including Comcast use a "Node" based system where more than one community is sharing the connection with other communities, sometimes with 20,000 homes on a node.

Q: OK, I want better TV and internet, what will get the job done better?

A: Fiber optic cable is the answer. When fiber is brought to the curb, it is called Fiber-To-The-Curb (FTTC) and when it is brought to each home, it is called Fiber-To-The-Home (FTTH). Comcast uses FTTC and all the other providers use FTTH. Bottlenecks in speed and therefore picture quality occur when a fiber signal (TV or Internet) is slowed down and expanded when it goes to a copper wire or it is split too many times.

Q: Who are the prospective vendors?

A: Comcast, Paladin/DirecTV and possibly hControl.

Q: What is the difference?

A: All companies will provide the community with basic television service at discounted rates. Comcast will use their "hybrid" fiber system which delivers a signal to the curb, then splits it and uses the existing cable run to deliver the television and internet signals to each unit. hControl is being evaluated but seems to be very expensive. Paladin/DirecTV will install fiber from the Clubhouse to everyone's home. TV programs will be provided by DirecTV but an individual dish will NOT be needed. If you al-

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Technology Committee, continued

by Len Kruger
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ready have DirecTV, there is no change to your account other than bulk discounts and other discounts for premium services.

The DirecTV signals will come from 2 commercial dishes installed somewhere near the clubhouse or tot-lot. By having Paladin install a 100% pure fiber network to the home (FTTH), there is no signal degradation or "pressure". All signals including HD are uncompressed.

All vendors will be installing or using fiber, the difference is will it go to each home? Comcast will not be running a single fiber strand to each unit (and neither does AT&T or FIOS), whereby Paladin would be.

Q: Why would we stay with Comcast?

A: Comfort. Change is hard for some people. It also means that all services will cost all of us more over time.

Q: I've never heard of Paladin. Who are they?

A: Actually, Paladin's full name is Paladin Broadband Alliance. Their partners are DirecTV, NEC, Alcatel-Lucent and Thomson Electronics. DirecTV is the provider of TV programming (FIOS and U-Verse also use DirecTV programming). NEC and Alcatel-Lucent are worldwide network monitoring companies. Thomson is one of several companies that make Set-Top-Boxes (STB) and/or DVRs and HD DVRs.

With the exception of major hotels and casinos, the only market DirecTV has is with individual "dish" owners and at retail prices. DirecTV wants to expand into HOAs as does NEC and Alcatel-Lucent but they no little about how HOAs operate.

Paladin brings everyone together, just like a quarterback running a football team.

Q: How can Paladin have this experience when we've never heard of them?

A: Good question. Since Paladin's alliance is made up of "pieces", Paladin as a whole will not be as well known as their partners, which are very well known household names. Everyone has heard of DirecTV, and Alcatel-Lucent (Lucent was formerly a Bell company for phone) and Thomson (which sells STB's relabeled for companies like DirecTV) and NEC (known for electronic equipment) but they also support all the 7-11 stores!

You will never see a store at the mall for any of them, yet they are worldwide and world-class companies.

Paladin's other partner, MTE, has done similar installations over the last 20 years some of which include: 7 Military bases, 79 casinos, 5 hospitals, 4 commercial airports, over 150 large chain hotels and installation on at least 2 Caribbean islands.

Q: OK, what's it going to cost?

A: The Board has before it a proposal that includes the installation of fiber that we would own and is run to each home and a proposal that does not. The cost to install fiber to each home is the same as not doing after the 2nd year of the contract. This is because the kickback that Comcast proposes only lowers our costs on the first year. After years 2 thru 7, the costs are actually lower to NOT sign up with Comcast.

Another concern is that if bulk services are discontinued, almost everyone will be paying more in "retail" pricing without benefit of any negotiated, bulk pricing.

Also, under DirecTV through Paladin, all current bankruptcies and foreclosures are not included in their bulk contract. The rest of would not be paying for these vacant units as we are now, and would be with the other providers.

Q: I hear if we install fiber, we will own and maintain it. Why would Coral Trace want that responsibility?

A: Under the DirecTV thru Paladin proposal, Coral Trace would finance the infrastructure (fiber) by either borrowing the \$200,000 or taking a mortgage out on our clubhouse. The fiber would be another asset to the community and to every homeowner, just like the pool, tennis courts, clubhouse and our own villas are. As with all our other assets, maintenance is obtained. In the case of fiber, the "escalation" amounts listed on the cost summary is the maintenance fee. If you take a better look at the sum of the escalation, Coral Trace can save somewhere over \$150,000 over 7 years by switching providers. For the cost of the fiber, the Board is looking at a 15 year term that we expect to pay off in only 7 years. At the end of 7 years, our costs for ANY provider (except Comcast) drop about \$10.00/month forever. That's good news for every owner in Coral Trace.

Q: Who would I call if I had a problem?

A: You would call Paladin's customer support line just like you call Comcast. Since both Direct TV

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Coral Trace HOA Cable TV Contract Questions and Answers

by Howard Schutzman
hschutzman@alum.mit.edu

The 10-year contract between Coral Trace and Comcast to provide cable TV to all residents expires on August 1. This article describes the various alternatives that the Board is exploring regarding this issue.

What are the Alternatives?

The most important decision is whether or not to implement another cable TV contract (known as "bulk cable") for the HOA. It is a viable alternative for the HOA to decide not to provide bulk cable.

Assuming the Board decides to go with bulk cable, there are two alternatives:

1. Negotiate a new contract with Comcast
2. There is a company named Paladin who has offered us the alternative of constructing and managing a new cable infrastructure that will be owned by the Coral Trace HOA.

The Board looked at other alternatives, but these two are the only practical alternatives available at this time.

What are the Advantages of Bulk Cable?

The contract will offer similar services to what is currently provided -- non-premium cable TV. The main advantage of bulk cable is that residents will get a significant discount over the retail cost of equivalent service. Typically this discount is in the range of 35%-50%.

Any additional services, including premium channels, DVR, high speed internet, and phone, are paid for by each resident desiring those services and are not subject to discounts from the retail cost.

What are the Costs of Bulk Cable?

The costs between the two alternatives are not identical, but are similar enough that they can be summarized here.

As of today, our current Comcast contract costs each household \$25 per month (this cost is part of the HOA dues).

The final costs for a new contract have not been fully negotiated yet. However, it is certain that the costs will go up substantially. At this point, a reasonable estimate is \$7-\$10 per month for the first year of the contract. In subsequent years, costs may rise 5% per year.

Here are some other ways of summarizing the costs:

1. The bulk TV contract would cost each home approximately \$400 per year in dues expenses for the first year. Over a 7-year contract, this cost would rise to over \$500 per year.
2. For a 7 year contract, the total cost to the HOA is around \$1 million.

What are the Advantages of no Bulk Cable?

If the HOA were not responsible for a Bulk Cable contract, this would reduce expenses significantly. Specifically, as noted above, dues expenses for each home owner would be reduced by \$400 per year initially and more than \$500 per year in the 7th year. For this year, the HOA would be saving around \$25 per month per household starting in August. This savings would be refunded to homeowners who are up-to-date with their dues.

Lack of a Bulk Cable contract will increase competition. Currently, Coral Trace residents can choose at a minimum between Comcast, DirecTV, and Dish Network. Additionally, AT&T and Verizon are introducing competing products which are not yet available to Coral Trace. AT&T indicated that they will be installing their product in the next year or so. We have no information on Verizon. If we had a bulk cable contract, it is very unlikely that these products would be available to Coral Trace residents. Although there are no guarantees, historically increased competition results in lower prices. Even today, Comcast, DirecTV and Dish are offering very low promotional rates to new subscribers.

Coral Trace residents will have more choices on how to save money. For example, some residents may choose to go without cable TV and just receive the over-the-air broadcast channels. Part time residents will be able to put their cable service on vacation. Those residents who use a large number of services will likely get a lower rate. And, there will be more promotional packages to choose from with lower rates. Basically, although bulk cable will save some money for a significant number of residents, it is also likely that some residents would save money if there were no contract.

What is the Comcast Option?

Initially, the Comcast contract will continue to provide the same services as we currently receive.

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Coral Trace HOA Cable TV Contract Questions and Answers, concluded

by Howard Schutzman
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However, all cable providers, including Comcast, are switching from analog to digital cable. What this means to Coral Trace is that, over the course of the contract, Comcast will be switching us to their Digital Starter package. That has the following implications:

1. There will be a significant increase in the number of channels.
2. Unlike today, where most TVs are hooked directly to the cable outlet, to receive digital cable each TV will require a separate box. The contract will include several free boxes per home (probably up to 3).
3. Comcast will be upgrading their wiring to their boxes in the street from the current copper cable to fiber optics. The wiring from the boxes to each home will probably remain the same.

What is the Paladin Option?

The implementation details are:

1. Paladin will wire the entire community with high quality fiber optics (very likely higher quality than Comcast or other providers). The clubhouse will serve as the main hub, with the cable feeding out from there.
2. There will be a contract with DirecTV to provide digital TV service. The number of channels will be similar to the Comcast digital package. There will be two satellite dishes near the clubhouse to receive the signal. There will be an equipment room in the clubhouse to distribute the signal to each house.
3. Paladin will provide an internet feed to our cable infrastructure. This will allow them to offer optional high speed internet and telephone services at competitive prices to our residents who wish to purchase these services.

One of the cost constituents of this contract is a \$200,000 loan to install the cable infrastructure. There was some talk of using the clubhouse as loan collateral to get us a lower interest rate. However, that is not a viable alternative, so we would have to obtain a higher interest unsecured loan, or work out an alternative with Paladin. Originally, it appeared that the costs of the two alternatives were approximately equal. However, due to the uncertainty of the loan situation, it is likely that the cost of the Paladin option will be at least a little higher.

What are the Pros and Cons of the Paladin Option?

Basically, the Paladin option is a higher risk/potentially higher reward option. For the purposes of this discussion, it will be assumed that the Comcast and Paladin options are roughly the same cost.

Here are the potential pros:

1. We will have a higher quality infrastructure. This means both the quality of what we receive and the amount of data we can receive is higher.
2. There has been some suggestion that having a higher quality infrastructure increases the value of each home.
3. We will own the infrastructure at the end of 7 years. That conceivably could mean that we will be able to get a better deal from content providers for the next contract, as they will not have to bear the maintenance costs.

Here are some possible counter-arguments to the pros:

1. Certainly, as a general proposition, higher quality is better. However, it is an open question as to whether or not the higher quality will make much difference to the average homeowner.
2. For some prospective buyers, higher quality cable infrastructure would be desirable. However, the consensus of several realtors who work in Coral Trace indicates that lower HOA dues, at least in today's market, are a more important factor.
3. It is possible that some providers will want to use their own infrastructure, rather than ours, to simplify the maintenance issues. And even if they choose to use our infrastructure, that may or may not reduce the contract cost. And we will have to bear the maintenance costs of our infrastructure in any case.

Here are some additional considerations:

1. The infrastructure installation is a fairly complex project. As with any such project, the likelihood that there will be some glitches along the way is very high. Although in the end, homeowners should have a higher quality product, it will likely be at least several months before everyone is completely up and running.
2. Essentially, the Paladin proposal is that we become our own cable distributor. This gives us more control. But it also means more tasks

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Technology Committee, concluded

by Len Kruger
lkruger@edibiz.net

and NEC monitor our services 24/7, they have the ability to dispatch a repair technician before anyone here even knew there was a problem.

Q: What else will installing our own fiber do for us?

A: As with any professionally installed upgrade, it adds value to your home and that of the community. As technology advances, gas prices go up and telecommuting (working from home over the internet) becomes more commonplace, the value of a quality TV and internet connection (because of the fiber) will become a necessity. In addition, several independent, national auditing companies have placed this value to be no less than \$3,000 and up to \$10,000 per unit. If your job allows it, how much will gas cost you over the next 7 years if you could work from home 100% or maybe just 1 day a week?

Q: What about my VCR, DVR, phone service and upgrading of services?

A: These answers are many and short. Basically, retail pricing will be in effect for those services not negotiated thru a bulk agreement; however the pricing that Paladin is offering is significantly lower, while having performance guarantees in the contract. This is something the other providers will not do.

Q: Where do we go from here? Can we help?

A: Excellent question and yes you can. Since we have a few more weeks or months to make a final decision, we're planning on having a TV/Internet workshop to address these questions and many, many more. We need your input and participation so please stay tuned.

Q: I'm a techie. Is there more in-depth technical information?

A: Yes, simply call or email me your questions and if I don't have the answer(s), I will get them and share them.

More information coming in a special flyer or special edition newsletter.

Thank you for the continuing interest in making sure we all get the best value for our hard earned dollars.

Stay tuned,

Len

Cable TV Q&A, concluded

by Howard Schutzman

- and responsibilities for our volunteer board.
3. Finally, Paladin is a new company with no track record for any HOAs in this area. They are partnering with some very established companies. And the principals have done some successful cable infrastructure installations. But their lack of track record is a risk that must be considered.

Has the Board Made a Final Decision?

The short answer is no. The decision is far from clear. Each option has both advantages and disadvantages, and strong arguments can be made for or against each of the options.

The Board hopes to have a meeting shortly to answer homeowner questions and get your feedback. This will help them make the final decision.

From the City of Delray Beach

City Seeks Community Support for Google Fiber Project

– Google recently issued a Request for Information (RFI) for their **Fiber for Communities Project**. Google will select a limited number of locations to install an ultra-high speed broadband network with fiber cabling directly to homes. One of the objectives of their system is to discover what types of new applications can be developed with this type of high speed network. **Google will fund the installation of the project and offer Internet access at market rates.** Google will also open up their network to other providers. The City responded to the RFI and now needs to gauge the level of support in the community. If you are interested in supporting this potential project and/or would like more information, visit www.mydelraybeach.com and select **City Seeks Community Support for Google Fiber Project** or call (561) 243-7190.

City of Delray Beach Homeowners' Association Survey – This month, Homeowners' Association (HOA) representatives will receive a phone call from Community Improvement's Neighborhood Services Division asking for a few moments of their time to participate in a survey. This survey will help shape future workshops, presentations and support needs for our neighborhoods. **If you are an HOA representative and did not receive a call, please contact the Neighborhood Services Division at (561) 243-7629.**



From Your President, concluded

Upcoming Events of interest to our community:

- May 6—Art and Jazz on the Avenue, Downtown Delray Beach — 6:00 PM – 10:00 PM Info: (561) 279-1380
- May 7 — 2010 Chick-fil-A Leadercast—Hosted by the City of Delray Beach, 6500 Congress Ave, 8:30 AM – 4:30 PM Info: (561) 243-7127
- May 8 — Fire-Rescue Open House Station 1, 501 W. Atlantic Ave. 10:00 AM – 1:00 PM Info: (561) 243-7400
- May 11, May 25, June 1 — City Commission Regular Meetings at City Hall Commission Chambers 6:00 PM Info: (561) 243-7000
- May 31 — Memorial Day Holiday, City Hall Closed

Check out <http://www.mydelraybeach.com> for additional information and updates!

From Your President, continued

who ignore us are required to pay all of their fees. If we send you late letters do not ignore them. Our policy is if not paid by the 10th of the month you are late, if brought current by the 30th we will waive the late fee of \$25. If there is no response to the 1st letter, a second certified letter is sent giving 14 days to pay or the account is sent to the Attorney for collection. Once the account goes to the Attorney the \$s go up fast. A recent owner did not pay 2 quarters, ended up at the Attorney, then paid 1 qtr, but not the next qtr. They then went into foreclosure and are now trying to settle. This resulted in \$1100 in just Attorney fees. The HOA does not waive these fees as we pay them out of the general fund and waiving them reduces our funds for other projects. Moral of this story is pay your bills, if you are having trouble call us before an Attorney gets involved ad this involvement only increases the amounts due to the association.

This brings us to a big ticket item for the HOA, Cable TV. Our Comcast Cable contract ends July 31, 2010. Our 2010 budget for TV is \$86,526.00 (25.57 including taxes for each home per month). The 2011 budgeted amount will be approximately \$118,440.00 (estimated at \$35 for cable TM including tax for each home per month). Our total annual budget for 2010 was \$602,352.00; for 2011 estimated would be \$634,266 necessitating a \$28 a quarter increase (this only takes into account cable TV and no other needed increases). If the HOA no longer provides cable services (basic cable no longer paid for by the HOA) each home would select whatever service they wanted. If you have enhanced services remember you currently pay \$25.57 a month for HOA basic cable (included in quarterly dues) so add that to whatever TV bill you have and that is what you spend each month for TV service. If we did that

our quarterly HOA dues would drop to \$457.29 (-\$76.70 a qtr). That means those of us paying our HOA dues, are no longer paying for the owners who do not pay their bills. These are two of the options the Board is faced with. The third is a startup company to the HOA realm (Paladin). The HOA would pay for the fiber feed lines (the 1st from the main trunk line for internet from I-95 to the clubhouse and the 2nd from the clubhouse to each home). The equipment would be housed in the clubhouse replacing the current card room. We would need two 48" dishes installed on the common area by the tot lot, a propane generator supplied from our old spa gas tank for power back up in the case of power failure. The HOA would own all fiber lines and Paladin would own all the equipment and they would supply the direct TV to each home. Other services, like Comcast provides now, would be optional. The cost of the TV feed would be \$19.95 a month for the Direct TV digital package per month. The HOA would have to pay \$200,000.00 for the fiber install to get this plan implemented. We have 2 options for paying for this infrastructure; both include borrowing money since the HOA does not have \$200,000.00 cash. 1: Get an unsecured loan for the money, which may be a short term loan, which means higher interest and payments for the shorter period or 2: Secure the loan with the Clubhouse as collateral (sounds good but it will take 2/3 yes vote of the owners or 188 yes votes) for a longer term loan. Option 2 would result in a monthly payment (loan plus basic TV fee) approximately the same as the Comcast 2011 pricing. At the end of the loan TV cost would drop to the then current monthly charge including any increases in the service per the contract. This is a heavy burden for the Board to weigh. We would like the input of the owners on what direction we should take: Comcast, Paladin or no cable. Once we have the full details for all options we will schedule community meetings. Please watch for the meeting signs, flyers and a mailer to out-of-state owners. If you have opinions you can email me at president@coraltrace.com — include your full name, address and your Coral Trace address so we can verify owners only.

Help us to help you; devote a little time to your community.

Thanks for your time.

Karl Chakford
CTHOA Resident, Owner and President

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Dr. Brian Feinstein

Dr. Feinstein is not only a Dermatologist, but is also board-certified in Family Medicine. He is a member of the American Academy of Dermatology, American Society of Mohs Surgery, American Osteopathic College of Dermatology, American Society for Dermatologic Surgery, International Society of Hair Restoration Surgery, and American Society for Laser Medicine & Surgery.



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**PLEASE RESPECT THE BOARD & COMMITTEE MEMBERS' PRIVACY.
CONTACT TIMES ARE 10 AM- 6 PM ONLY, UNLESS AN EMERGENCY. Thanks!**

The 2010 HOA Board of Directors (meeting: 3rd Mon of the month, 7 pm)

| | | | |
|------------------------|---------------|----------|-----------------------------|
| President— | Karl Chakford | 243-9697 | president@coraltracehoa.com |
| Vice President— | Eric Motto | 330-2207 | fishman121@comcast.net |
| Treasurer— | Lloyd Adler | 276-6480 | lloyda111@aol.com |
| Director— | Barbara Magee | 276-4415 | bmagee@ccalpa.com |
| Director— | Sandy Maister | 279-2219 | Sdmdam@hotmail.com |

Committees—

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Maintenance (Clubhouse, Pool)

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Pompie Calandrino 272-6181 Pompadooc@aol.com

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