

December 13, 2005

RE: Hurricane Reconstruction / Clean-up Efforts

Dear Residence of Clipper Estates,

On Thursday the first of December a Home Owners Association (HOA) Parcel Representative meeting was held at the Clipper Estates Office. Many Important short term and long term goals for the community were discussed. At this time we would like to summarize the discussions and bring your attention to the current issues at hand. We also ask for any comments, concerns or input you may have concerning these issues or any new ones that are not discussed here by contacting your parcel representative or by e-mailing us at clipperestates@bellsouth.com.

The meeting topics are as follows:

1. It is clear that clean up is still our number one task at hand. Please give your best efforts in moving the debris forward to the street curb; this includes any debris that can be pulled from the canal onto the land. The canal clean up is slow going through an arrangement between the Coastguard, FEMA and a local contractor. We are in contact with them, but the scope of work and timeframe has not been finalized. The land clean-up efforts from FEMA will soon come to an end. Currently, they are making one more pass and what is finally left behind will be the responsibility of the individual home owners. Please understand the importance that everyone contributes towards the clean up effort in any way they can. It is impossible and ridiculous to try and determine what debris belongs to what lot owner. Please, take a charitable approach towards your neighbor and for those who are disposing of their debris onto someone other than their own property; (and you know who you are) Stop It Now; and assist your neighbor with their clean up efforts. In the end we will all collectively bear the final cost of clean up.
2. If you are having difficulty coordinating your clean-up process or finding a contractor, please contact us so that we may assist you. It can be overwhelming physically and mentally so please let us help you with this endeavor.
3. The Front Entrance Gate entry system was destroyed by the hurricane. We are currently in the process of filing an insurance claim for this gate and the one located at the entrance way to Vela Cove. We have also solicited the assistance of the Maintenance Committee to help us evaluate any new entry system that will fill our needs. The gate is a top priority and we expect to have a fully functional entry system within the next few months.
4. We are filing a claim with FEMA to repair the streets and curbs broken throughout the subdivision that were caused by the debris removal contractors. We understand that they have assigned funding for such

projects. More specific information to follow.

5. The streetlights are being replaced with the help of CLECO. They will, in the near future, be renumbered and all match. On some streets there are long spaces between poles that may be causing dark spots. If there are any in your area that are problematic please let us know.
6. Concerns were aired about the homeowners who are not cleaning up their property. Please know that after a given period of time (which is still to be determined) the property will be cleaned by HOA and the homeowner billed for the expenditure. If the homeowner continues to neglect their responsibilities the HOA will lien the property and appropriate legal proceedings will follow.
7. Given the current condition of the canals you may not be able to safely put your boat into the water, but you must store the trailer and boat on your own property, (NOT ON ANY HOA PARKSITES!), or store it elsewhere until the waterways are clear.
8. We regret to inform you that HOA dues and garbage bills WILL NOT be waived; however, we will not charge any late fees for 4th quarter dues, and expect all dues to be made current within forty-five (45) days of the current statement.
9. Everyone agrees that these are very difficult times, but we have a unique situation being that we are a private gated community. This communal situation gives us more control of our surrounding environment and it's reconstruction than most people. We can collectively take this opportunity to make our parks better than before, by adding more landscaping and running paths, swing sets and jungle gyms, even a water element at the front gate or in the circle. Suggestions have been made to raise the HOA dues to make these ideas possible. Questions were raised about the benefits in obtaining a SBA loan in order to achieve these goals as well as repair all the existing streets. At the present time all possibilities are being discussed. Please e-mail us your comments and ideas concerning this topic as well as any other thoughts and visions you share for the future of the subdivision.

In conclusion, if there is any time in a person's life to act in a selfless manner now is that time. With that in mind and heart please consider that in the near future we will have to have a small increase in our dues or a special assessment to assist us in the general clean up and repair of our subdivision. Clipper Estates Subdivision offers you additional security inside our community during a time when the surrounding public and governmental resources were devastated and struggling to rebuild. We want all of the homeowners in Clipper Estates to know that we are here to assist you in any way that we can through these most difficult times.

Sincerely,

Shelly Ditta Doucet, M.Arch
HOA Chairperson