

TOWN HOMES AT LUDLOW BAY ASSOCIATION
MINUTES FOR BOARD MEETING 9.10.25 1PM

1. The meeting was called to order at 1pm. There was a quorum with 3 directors present, Rose Lincoln, Norman Ingram and Lewis Hale. John Witte was not able to attend.
2. The agenda was reviewed and accepted.
3. The board approved the minutes subject to a view edits from Norman.
4. Reports
 - a. Finance-Norman
 - i. Balances are \$16,388 at Kitsap Bank and \$56,090 at Schwab
 - ii. Because of the increased insurance premiums our reserve balance is down to 63% of our new budget but we should end up the year at approximately 80% absent any unplanned expenses.
 - b. Landscaping
 - i. Russ is buying mums and cabbages to place around
 - ii. There has been a problem with plants dying in the street beds at the south end of Heron.
 - c. Maintenance
 - i. Of the three bids for power washing Russ was the least expensive and will do the work first half of October.
 - ii. We are waiting for the report on the sprinkler system
 - iii. The annual building sprinkler system inspection will be on September 19th between approximately 9-11 am.

- iv. HOA fence work will be done by the end of the month.....a few post caps yet to be replaced
 - v. The painting of the Boys and Krells has been completed, Boys have some roof work Imperial will take care of
 - vi. The new gate mechanism on the 34/36 courtyard is complete and seems to be working as designed and always closed.
- d. Master
- i. The next board meeting is 9.16. Rose is not able to attend the meeting so Lewis will go to reinforce the maintenance issues
 - 1. Beach paths gravel
 - 2. Road drains
 - 3. Yacht Club
5. Old business
- a. Accounting Review. No report yet from the Litwins
 - b. The insurance renewal is complete, and premiums paid
 - c. Gate rule no longer needed
6. New Business. None
7. Executive Session
- a. The board went into executive session at 2pm to discuss owner attorney letter
 - b. Reconvened at 210
8. Next meeting scheduled for 10/14 at 10am
9. Meeting adjourned at 215.

Lewis Hale, Secretary