



COMSTOCK CALLER

Published by the Comstock Garden Condominiums HOA

September 2009

"A community that cares"

In the News

Last month we noted changes in our accounting office's policies regarding late charges. Due to the fact that our manager has been the primary point of contact for working out payment plans with homeowners, CFM has agreed to keep our delinquent fees the same.



In the past, the Board has waived late charges and interest for homeowners who are in a payment plan. We will continue to do this on a case by case basis provided homeowners contact us, make written payment plans and make their payments as agreed in the plan.

In these days of economic strife, we understand the plight many owners are experiencing. The Board is required by law to collect our monthly assessments. As we have indicated before, even if your home is foreclosed, it does not extinguish your personal debt to the association.

If you are in the foreclosure or short sale process, it is STILL in your best interest to make your monthly assessment payment. If you fail to contact us and your account goes to collection, you incur \$700 or more in collection fees before a lien is even filed.

If you are having financial problems and receive a past due letter from CFM, it is vital that you call or email the association office immediately.

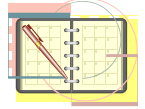
Owners will receive two letters from our accounting firm – the first, a 30 day notice (\$25 charged to your account) and then a second 10 day notice letter (\$50 charged to your account) advising that your account will go to collection.

Once your account is forwarded to collection the association management team can no longer talk to you about your account. All communications from that point on must, by law, go through the collection agency.

Writing the association and working out a payment plan costs you NOTHING! The board is willing to work with homeowners who are both proactive and responsible.

Next Board Meeting

Please note that the October board meeting will be back to the 3rd Wednesday of the month: **Oct. 21, 2009—7:00 PM** at the Concord Senior Center 2727 Parkside Drive (off Bonifacio and Port Chicago) in Concord. As always, owners are encouraged to attend our meetings.



Our main agenda item in October will be approving the annual operating budget and reserve funding for 2010. We hope not to have to increase monthly assessments next year and will be working with the budget toward that end. We are grateful to our vendors—management, bookkeepers, landscapers, and pool service folks—who have all agreed to "hold the line" yet again this year.

Unfortunately, we know that many other costs are going up. Hazard and workers comp insurance costs have increased over \$2300 over last year. Water, gas, electricity, and disposal fees are all forecast to increase in 2010.

If you want to know more about how our budget is developed, or what goes into this annual decision making, we urge you to attend this important meeting.



More on Water

\$13,282—that was the association's water bill for July and August! The 2031—2037 court used over 14,783 gallons of water per day—more than double the same period a year ago. It cost us \$3,981 in excess water use fees for that period and will cost another \$2000 for Sept. Why? One leaking shower!

After a morning of turning off each building, we isolated the problem to 2037 and started inspecting each condo and found the leaking tub faucet.

A leaking toilet can waste 4—5 gallons of water per minute. A single drip from a faucet doesn't seem like much, but 15,000 of them equals a gallon of water. If just 5 condos have one dripping faucet each, it could drip away 57 gallons of water a day! Please—keep plumbing drip free. It is our money dripping down the drain!

Mailing Address: P. O. Box 23687 □ Pleasant Hill, CA 94523

□ Phone (925) 686-4235 □ Fax 226-9849 □ www.comstockhoa.org □ office@comstockhoa.org