

**CLIPPER ESTATES MASTER
HOMEOWNERS' ASSOCIATION, INC.
1299 Cutter Cove, Slidell, LA 70458**

4th Quarter 2009 Newsletter September 1, 2009

Hello residents and property owners. First, let us say Good Luck to all the students for the 2009-2010 school year; and for everyone to again drive carefully and slowly. Heed the school bus signals!!

Welcome to all of our new residents:

Mr. & Mrs. Kirby on Clipper Drive
Ms. Slavich, Regatta Cove
Mr. & Mrs. Bourgeois, The Palms of Clipper
Mr. & Mrs. Fleming, The Palms of Clipper
The Ammari Family, Vela Cove
Mr. Tran, Vela Cove

There are a few homes near completion in the neighborhood and we look forward to welcoming those residents soon!

As everyone has witnessed, curb repairs are ongoing in the subdivision. Thanks to everyone for their cooperation and patience during the process. A reminder for all of those who did not receive the e-mail, **if your driveway is under repair and the concrete is poured, refrain from driving over the area for at least 20 days to allow the area to cure. If you drive on it sooner you risk cracking the curbing.**

Work with your neighbors if at all possible to use their driveways, or if you must park on the street be careful not to (1) block a repair spot; (2) drive over a

recently poured curb to ruin it; and (3) be careful when parking over night. Although the CC&Rs do not allow overnight parking, during this time, if may have to be done. All those close enough to the office, who need a spot while their driveways are being repaired, may use the office parking lot.

Thanks go out to our Maintenance Committee volunteers, Ken Diamond, John Virga and Ralph Tufaro for all their hard work in bringing the repairs to fruition.

RECENT QUARTER NEWS:

Highlights from "Slidell Landfill" meeting: Presentations were given by residents and the adjacent auto dealerships. The turnout was tremendous! The concern over the amount of dust being generated by the landfill, now approaching 65ft; the fact that the dust probably contains small amounts of lead paint and mold from demolition debris and possible contaminated water run off, was on the minds of everyone in attendance. The new owners of the landfill have requested that they be granted an extension for several more years for the landfill to remain open. The St. Tammany Parish Council voted unanimously to reject the permit for continued operation. The LDEQ has the final word, however. They plan to make their decision by the end of the year.

THE KUDOS KORNER!!!

CONGRATULATIONS ONCE AGAIN to Camella Dimitri, Vela resident and Parcel Rep, for being named the Slidell Art League's **"Apprentice of the Year"!!**

The Slidell Picayune did a wonderful spread of her pictures and news article, but I have had the pleasure of viewing them previously, and they are just exquisite. The "Hot Air Balloon Festival" picture makes you want to just hop right in and float away!! **KUDOS CAMELLA!!**

Next:

"THE KINGFISH"

Although he is not yet a resident, Cutter Cove property owner, Tory McPhail, won a very prestigious award recently. He earned the title "King of American Seafood" for his Creole seafood mixed grill dish while representing Louisiana at the Great American Seafood Cook-off at the Ernest N. Morial Convention Center. McPhail is the executive chef at Commander's Palace in New Orleans! **KUDOS TORY!!**

On another important note: The Slidell Animal Shelter is asking for volunteers (especially during the week days), to spend a little time with their pups and kitties. The dogs do not always get out enough during the week and need to learn how to walk on a

leash. Cats and kittens also need help becoming more "social". These things can make a wonderful difference in the lives of these animals and also help improve their chances of becoming adopted. If you are interested, you can e-mail your inquiry to AAL VolunteerCoordinator@gmail.com or if you do not have access to the net, I am sure you can call the Shelter at (985) 646-4267 for more info.

Now for the usual reminders:

Please make every effort to communicate with your parcel reps and board members for any questions or concerns you may have. If you have to contact the office, please do so through written communication, via e-mail or letter whenever possible. Quick responses to notes or e-mails take much less time and interruption than telephone calls or personal drop ins, thereby keeping everyone's production levels at an optimum.

Still requesting all updated e-mail address!!! I know there are a lot of you out there that have not sent in your e-mail addresses. You are missing important messages from the office sent out periodically during the quarter.

UPCOMING EVENTS IN THE 4TH QUARTER:

The Board of Directors will be working on the 2010 Operating Budget.

Ballots for 2010 board members and parcel reps will be sent out for voting. Anyone interested in a position on the board or becoming a parcel rep will need to send in written interest to the office. You can read the requirements of these positions in the Master Declarations posted on our web-site.

There will also be a need for volunteers for the Maintenance Committee; Compliance Committee; and Finance Committee. Be thinking if you may be interested and want to commit the time; submit your name, address and position you are interested in holding to the office, in the coming weeks.

REAL ESTATE TIDBITS (FYI):

In a recent question/answer segment in the Real Estate section of the T-P the writer stated:

"A little-noticed federal law that took effect July 30 requires lenders to provide potential borrowers with an initial disclosure of their estimated mortgage costs within three business days of applying. If you don't get the disclosure you can cancel the loan deal. Banks and brokers also are

prohibited from levying up front fees except for a 'reasonable charge' to order a credit report, which usually costs \$50 to \$75.00. Banks or brokers can no longer insist that an applicant pay for an appraisal of the property that he or she wants to purchase before the truth-in-lending disclosure is issued - and banks must now provide the customer with a copy of the appraisal at least three business days before the loan closes."

Another Real Estate Section article:

NEW TAX CREDIT PLAN:

This is the new tax credit program (up to \$8,000.00 tax credit for first time home buyers). 1. Available to first time home buyers of **primary** residence. Or those not owing a home for at least the last three years. 2. Credit is equal to 10% of the home's selling price. 3. The credit decreases for certain wage earner brackets. 4. The credit does NOT have to be repaid provided you live in the home for at least 3 years. **Remember** a tax credit is much more valuable than a tax deduction. 5. The new credit can be used in conjunction with the FHA's home-loan program.

These are just a few points on this article. If you are interested in the entire article, E-mail me

your request, and I can send it to you by e-mail for reading.

As the experts are saying: "Now's the time to buy", and there are very many houses available in Clipper! As for those that own lots in Clipper, you would have to check with your tax adviser whether this program allows any credit for home building.

Happy Labor Day to all!!
Barbara D. Zoerner
Administrative Assistant