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Good morning/afternoon, my name is Herb Goldsmith, as a bit of background information. I retired from the US Navy in 1973 after serving 20 years. I served my country in both Korea and Vietnam.

After retirement I accepted a position with the Alameda County Probation Department as a Service Director and spent 14 years working with incarcerated Juveniles, I then accepted a position with the Santa Clara County Sheriffs Department and served 4 years with them developing central incarceration systems. I then retired and formed my own consulting firm and spent approximately two years working with school districts, and juvenile, local and state incarceration facilities.

I have been a resident of Duck Creek Village for over six years and president of the Homeowner's Association for five years. As a purchaser of a new home, I had direct dealings with both the General Contractor and Developer. My concerns and problems presented to them were in most instances totally ignored.

As president of the association, I have had to deal with multiple concerns and problems voiced by homeowners regarding the construction of their homes. They approached me with the same unacceptable or lack of response from the developer and general contractor that I had experienced. We were being totally ignored and abandoned by the developer and general contractor "AGAIN".

Duck Creek Village is a community with 330 condominium homes. Most residents are either retired or work at jobs that would place them in the middle-class economic range. No one within the community that I know could afford large assessments to make major repairs to their homes.