

Harbor Pointe HOA Board of Directors Meeting Minutes: April 21, 2025

HOA Board Meetings are being held by ZOOM.

At 6:06p President Jim Carmany called the 2025 Annual Meeting to order once all available Board members had signed in and were present electronically. Besides Jim, other Board Members present were Gary Rafool, Anne Dickison, Greg Smith, Mike Kiernan, and Denny Klein. Core3 Property Manager Michael Mayer also participated. Six additional homeowners participated in this Annual HOA meeting held by Zoom.

Annual Meeting of the Homeowners

Approval of Prior Minutes:

President Carmany asked for corrections to the HOA Minutes for the April 15, 2024 Annual Meeting. None were offered so Gary Rafool made a motion to accept the 2024 Annual Meeting Minutes as written, Greg Smith seconded, and last year's Annual Meeting Minutes were approved unanimously.

Minutes for Members meetings as well as the regular HOA Board meetings are archived on the HOA website at <http://www.harborpointehoa.com>.

Elections to the Board of Directors

As customary with the Annual Meeting, election of officers was the first item on the agenda. This spring, Board members Jim Carmany and Greg Smith completed their designated three-year terms on the Board. Two seats for the next three-year term were posted as available for this 2025 election, and proxy ballots and meeting announcements were sent to all homeowners. Both candidates indicated they were interested in continuing to serve on the Board if reelected. Neither the sitting Board Members nor Core3 had received any additional homeowner nominations for this year's election, and no nominations were offered from the floor.

Secretary Anne Dickison called for documentation of the quorum necessary for proceeding with the election. Six Board Members representing six households were present on the Zoom. Six homeowners representing six households were also present by Zoom. One of these six had previously submitted his proxy so it was not included in the proxy total. In addition to the [six] proxies held by Jim, six Board Member households and six additional households present by Zoom were represented for a total of eighteen homeowners, thus satisfying the requirement for a minimum of twelve voting households needed for a quorum.

With no additional nominations coming from the floor, Gary Rafool made a motion to close the nominations, Denny Klein seconded it, and all approved. Jim Carmany and Greg Smith were each confirmed to follow themselves for another 3-year term.

Annual Budget Report

In advance of tonight's meeting, Treasurer Greg Smith confirmed that figures and summaries from the 2024 Budget year were distributed to the Board before FY 2025 got underway. The 2024 Budget(s) went mostly as planned though there were a few line item variances that were addressed in the adopted Budget for 2025. With inflation, anticipated labor & supply shortages, and other economic considerations at hand, how to best build back the Reserves Balance to keep ahead of capital expenditures was an ongoing focus of attention. Treasurer Greg Smith, with approval of the Board, is continuing to invest in a revolving ladder of short-term CDs in order to increase the HOA's earned interest yet have funds accessible for liquidity should we experience any unbudgeted Long Term Reserves expenditures.

Gary Rafool reminded us all that thanks to careful budgeting and anticipation, the HOA has never had to issue any Special Assessments to cover planned Capital Expenditures (or any other sudden HOA expenses) unable to be absorbed by the approved annual budget with its cushion of retained prior earnings.

Adjourn

At 6:14p, Gary Rafool made a motion to close the Annual Meeting, Greg Smith seconded the motion, and all approved.

Harbor Pointe HOA Board of Directors Meeting Minutes: April 21, 2025

HOA Board Meetings are being held by ZOOM. Following adjournment of the Annual Meeting and election of officers, President Jim Carmany called the April HOA Board meeting to order at 6:15p. Other Board Members present: Mike Kiernan, Gary Rafool, Greg Smith, Denny Klein, and Anne Dickison. Core3 Property Manager Mike Mayers continued his presence as well. Four additional homeowners remained to participate in the April HOA meeting.

Approval of Prior Minutes:

President Carmany asked for corrections to the October 21, 2024 HOA Board Meeting Minutes, but none were offered. Gary Rafool made a motion to accept the Minutes as written, Greg Smith seconded, and the October 2024 Minutes were approved unanimously.

Assumption of Roles on the Board of Directors:

In 2023, in light of stability within the Board's composition and the diminished number of contentious or unresolved items calling for more footwork, Jim suggested trying out a new model for the overlapping of roles overseeing our community's responsibilities. The model called for separating oversight of Grass Mowing and Snow Removal services, both services brokered through our single grass mowing, landscaping, and snow removal company (Cuttin' It Close), from the HOA's other aspects of Landscaping to help out with the very large scope of ground maintenance activities. Denny Klein would coordinate with Mike Kiernan in fielding problems and finding solutions for maintaining our grass and snow plowing services, as would Jim. This model seemed to function well and will be pursued again in 2025.

Board Positions for 2025

President: Jim Carmany
Treasurer: Greg Smith
Secretary: Anne Dickison
Parliamentarian: Gary Rafool

Landscaping: Mike Kiernan (in overlap with Denny Klein and Jim Carmany for Snow Removal and Grass)
Property Maintenance: Denny Klein (in coordination with Jim Carmany)
Community Relations: to be retained as a role and covered by Jim Carmany

Property Manager's Report by Michael Mayer:

- Accounts Receivable – No delinquencies
- Accounts Payable – No issues
- Insurance audit was completed and the HOA will receive a small refund.
- Two units are for sale: #414 and #302
- Projects – None at this time
- Taxes were completed by Weber CPA and will be filed by Core3

Treasurer's Report:

Treasurer Greg Smith has been diligent in emailing the Board the HOA's monthly Financials and a short summary of each month's highlights. The monthly distribution of data has been particularly helpful in identifying expenses that might not have been line-item listed or debited in the same month they were incurred.

Long Term Reserves

*The monthly transfer of dues income from *Operations* to *Reserves* increased in 2025 from **\$7478** to **\$7607**.

*Initial 2025 Reserves Balance as of December 31, 2024 was **\$223,503.82** (as compared to **\$140,983.04** at the beginning of 2024).

*YTD March 31, 2025, the Reserves balance was **\$254,532.76**. Of this amount, **\$219,892.17** is currently held in a series of short-term CDs each yielding higher interest rates than what the same amounts were earning in our Money Market account.

Operations

As of March 2025 YTD, the *Operations* checking account has **\$90,003.49** in it.

The *Operations Checking Account Total* is summed from three sources:

- 1) Prior years brought forward (retained) from 2024: **\$54,719.87**. This "*Prior Retained Earnings*" number remains constant all year.
- 2) Pre-payment of dues
- 3) Net (Income Minus Expenses) [*Calculated Retained Earnings for 2024*]

Treasurer's Notes:

- To date, Operating account expenses are under budget by **\$2,041.87**.
- Snow removal YTD came to **\$3,887.50**
- Insurance YTD came to **(\$3,697.00)**
- Other ongoing operating expenses include electricity, gate/fence maintenance, landscaping, legal & tax, and miscellaneous maintenance

Greg Smith moved to accept the Treasurer's Report, Gary Rafool seconded it, and it passed unanimously.

Parliamentarian Report:

Gary Rafool reported on the complexities raised by the sale of #302 to an LLC instead of an individual owner. The considerations were addressed by creating a mutually agreed-upon Change Order to make an exception to Harbor Pointe's HOA Rules by specifying that when an LLC is listed as the purchaser of the property, that only the LLC's Managing Partner or his immediate family would be permitted to reside in the unit.

Gary made a motion to accept the modified Change Order to allow the LLC purchasing #302 to proceed with plans to assume occupancy restricted to the LLC's Managing Partner or immediate family members only. Greg Smith seconded the motion, and all Board Members voted to approve.

Landscaping Report:

Mike Kiernan reported that no big landscaping projects were planned for this year.

A walkaround brought the good news that our landscaping had seemingly wintered very well this year so we were anticipating minimal calls for plant replacements.

Spring annuals for around the mailboxes and corner landscaping beds will be acquired and planted soon. The grass is flourishing and has already been cut twice!

Irrigation: Jim Carmany reported that weather permitting, Commercial Irrigation should be starting up the sprinkler system in the next few weeks. Repairs are anticipated.

Building Report:

Jim Carmany reported that Richard Cole had repaired all the **siding damaged** from the big storm in March. Mike Kiernan noted that after last night's severe weather, he saw new damage to fascia in the middle 400s, and would get back to Jim about the units involved and if he spotted other damages to be addressed.

Denny Klein noted that the **wrought iron fence** was showing chipped and peeling paint once again. Jim Carmany observed that Core3's painter had done a nice job with touchup painting in the past. Jim would check with Core3 to see if similar arrangements could be repeated in 2025 given the changing economics and availabilities of labor and supplies.

Mike Kiernan reported that the gate to the pool was not latching and probably would need repair or replacement before the pool opened for the season. Jim would get in touch with the companies that worked on our gates in the past and will communicate what he finds out to the Board. Rendering the gate operational before the pool opens in just a month will become a high priority.

Securing the swinging gate to Stoney Creek Inn with Ziplock ties was discussed. With Stoney Creek's excavating and construction work underway in that area, the timing was not good for discussions on more enduring gate repairs or revisions until the Stoney Creek Inn's projects were completed.

Community Relations:

Nothing to report.

Old Business:

Summary of e-mail motions and votes since our last HOA Board Meeting: During 2021, as more and more HOA business discussions, interactions, and decisions were taking place by e-mail, it became apparent that the HOA Minutes might not be adequately capturing or reflecting the necessary discussions or documentation. The Board resolved to report in the Minutes all email motions and votes taking place by email in the period of time following the prior HOA meeting.

Subsequent to our last Board Meeting in October 2024, no motions were made, nor votes taken.

Dryer Vent Cleaning: The HOA project to coordinate/provide vent-cleaning services was set in motion in 2021 with the choice of Meinders to supply the vent-cleaning services to two buildings at a single visit and rotated every three years. Some of the units have very steep roofs, and Meinders' cleaning equipment goes down the dryer vents from the top, so the HOA has hired an assistant from Massey Roofing for Meinders' roof work. The coordinated services are scheduled for only one single day of each year. In the event of bad weather, the dryer vent-cleaning day will be rescheduled. Core3 will send out notices identifying which units are on the list to be vent-cleaned on the specified day each year so people could make plans to have someone inside to turn on the dryer. Individual homeowners are strongly encouraged to keep on top of this important issue. Clogged dryer vents are a leading cause of fires.

In 2021, ahead of schedule, all dryer vents from the 600s, 500s, and 100s were cleaned out. In 2022, dryer vents in the 300s and 400s were cleaned. In 2023, the HOA completed the three-year cycle with cleaning all the dryer vents in the 200x building.

The scheduled vent-cleaning practice was initiated on an experimental three-year cycle in 2021 and was deemed highly successful, safer, and well-received. The cycle of scheduled dryer vent cleanings will continue this summer after Jim checks the availability and costs of services.

New Business:

Asphalt Sealing: Asphalt sealing of Harbor Pointe's entire road system is in our Long Term plans for 2025. Scheduling multiple road segments and driveway closures in tight sequences will be a logistics challenge just like it was 10 years ago. There may also be scheduling issues in terms of labor, supplies, and costs.

Motion to Adjourn:

A motion to adjourn the April 2025 HOA Board of Directors meeting was made at 6:45p by Gary Rafool, seconded by Greg Smith, and approved by all. The next ZOOM HOA Board meeting will take place on Monday, May 19, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary