

Harbor Pointe HOA Board of Directors Meeting Minutes: April 15, 2024

HOA Board Meetings are being held by ZOOM.

President Jim Carmany called the 2024 Annual Meeting to order at 6:07p once all available 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 was also present for the Annual Meeting and for the first part of the regular monthly meeting that followed. Seven additional homeowners participated in the Annual HOA meeting held by Zoom.

Annual Meeting of the Homeowners

Approval of Prior Minutes:

President Carmany asked for corrections to the Minutes for the April 4/17/2023 HOA Annual Meeting. None were offered so Gary Rafool made a motion to accept the 2023 Minutes as written, Mike Kiernan 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 Gary Rafool and Mike Kiernan completed their designated three-year terms on the Board, and Denny Klein completed the remaining two years of a three-year term in progress after his appointment and confirmation for the vacated seat in April 2022. Three seats for the next three-year term were posted as available for this 2024 election, and proxy ballots and meeting announcements were sent to all homeowners. All three 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. Seven homeowners representing five households were also present by Zoom. Proxies submitted to President Jim Carmany prior to the Annual Meeting included votes from units 100, 102, 204, 206, 208, 214, and 506. In addition to the seven proxies held by Jim, six Board Member households and five 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 to make a quorum.

With no additional nominations coming from the floor, Jim Carmany made a motion to close the nominations, Greg Smith seconded it, and all approved.

Annual Budget Report

In advance of tonight's meeting, Treasurer Greg Smith confirmed that figures and summaries from the 2023 Budget year were all distributed to the Board before 2024 got underway. The 2023 Budget(s) went mostly as planned though there were a few line item overages that were addressed in the adopted Budget for 2024. With inflation, labor & supply shortages, and other economic considerations at hand, how to best build back the Reserves Balance to keep ahead of capital expenditures will be an ongoing topic of discussion and a focus of the planning for 2024, 2025, and onward. Greg reminded us that in 2023 in order to increase earned interest, \$120,000 of the Reserve Fund's Cash Balance had been placed in two CDs of \$60,000 apiece. One of these matures in 6 months and the other in 12 months, and when they mature they can be reinvested at most probably higher interest rates, or used for liquidity should we experience an unbudgeted Long Term Reserves expenditure.

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 6:15p, Mike Kiernan made a motion to close the Annual Meeting, Gary Rafool seconded the motion, and all approved.

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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 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 until after his Property Manager's Report. Six additional homeowners remained to participate in the monthly meeting.

Approval of Prior Minutes:

President Carmany asked for corrections to the October 23, 2023 HOA Board Meeting Minutes, but none were offered. Gary Rafool made a motion to accept the Minutes as written, Mike Kiernan seconded, and the October 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 creating and trying out a new category of responsibilities for the newest Director, Denny Klein. Jim suggested splitting away Grass Mowing and Snow Removal services, both services brokered through our current grass mowing, landscaping, and snow removal company (Cuttin' It Close), from the other aspects of Landscaping to help out with the very large scope of ground maintenance activities. Denny would coordinate with Mike Kiernan in fielding problems and finding solutions for maintaining our grass and snow plowing services. This model seemed to function well and will be pursued again in 2024.

Board Positions for 2024

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

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

Property Manager's Report:

Just prior to tonight's meeting, Mike Mayer emailed his Property Report the Board.

- Accounts Receivable – All delinquencies have been resolved
- Accounts Payable – No issues
- Audit of Homeowner Certificates of Insurance is up to date
- New electronic form was developed for new owners to sign to acknowledge receipt of the Harbor Pointe HOA Rules and ByLaws.
- New electronic Change Order Form has been developed.
- Projects – None at this time
- The existing 5-year contract with Core3 Property Management expires 4/2024 and is being renegotiated

Treasurer's Report:

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

Long Term Reserves

The 2024 monthly transfer of dues income from *Operations* to *Reserves* has been increased to **\$7478**.

Starting Reserves Balance YTD January 31, 2024 was **\$140,983.04**

YTD March 31, 2024, the Reserves balance is **\$156,222.96**

\$120,000 of this Reserves Balance comes from a **\$60,000 6-month CD** and a **\$60,000 12-month CD**

Operations

As of March 2024 YTD, the *Operations* checking account has **\$73,037.94** in it.

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

- 1) Prior years brought forward (retained) from 2023: **\$98,753.81**. 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 **\$1863.05**.
- Snow removal YTD came to **\$2,712.50**
- Insurance YTD came to **\$2186.00**
- 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 that he continues to do informal walk-arounds to assess a general compliance to the HOA Rules of 2016 governing external appearances. He noted that there had been no formal Board Walkabouts for eight years now and that it would be valuable to once again compile a spreadsheet and summary of issues as Secretary Anne Dickison had done before. His opinion was that for the most part the external appearances looked very good, though there were a few seasonal or sculptural items that seemed questionable. A flag staff without a flag first noted last year was still in place despite requests to the homeowner to remove it. Christmas lights that were no longer lit but still hanging from a deck were called into question. Infractions of the dog restraint and picking up poop rules have also been witnessed and reported by several. Discussions occurred over the next steps to take to bring more residents into better compliance. Gary volunteered to craft a generic reminder about the Rules that could be used in specific instances as a warning. Gary also encouraged the Board to plan do another communal walkabout once Anne was again mobile enough to function as scribe and recreate the grid created in 2016.

Landscaping Report:

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

Spring annuals will be acquired and planted soon. Mike also plans to plant two new courtyard trees to replace those removed last fall at #406 and #518. The HOA will purchase the new trees, but Mike will plan to orchestrate their planting to conserve the landscaping budget. Questions were asked about the availability and expense of river rock and its distribution to supplement the rocks in existing garden spaces. The river rock can be obtained from several sources and should be readily available. Mike can move it around to avoid further charges, and Denny has volunteered to help him. Mike is also planning to refresh the dirt at the front entrance without furthering labor charges from our landscaping company, Cuttin' It Close. Inquiries were made as to the existence of plans for future new landscaping themes around the 100x Duplexes, but at the current time, nothing is in the works.

Denny Klein in #104 experienced an extremely high water bill, and suspects a leak outside somewhere. Discussions took place about where the duplex water meters were, and what could be done to have the City investigate the leak and address the disparity of water usage and the bills to identical units.

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

Building Report:

No report. Discussions took place about replacing patio windows and/or sliding glass doors to the outside, and requests for suggestions and experiences with available companies.

Community Relations:

Jim Carmany reminded us that Ameren Illinois will be working on the Harbor Pointe property in the upcoming weeks. As today's notice from President Jim Carmany and distributed by Core3 reads:

"Just an fyi that I was contacted by the City of East Peoria giving us a heads up for some upcoming Ameren electrical work to be done. The work is just inside our fence, on the riverside, between the swimming pool and unit 610 in the large landscaped/rocked area that already has a large Ameren electrical distribution box, a Comcast box, and a telephone box.

They will be adding another Ameren electrical drop box in that landscaped area and then boring under the road (Mariner Way) and marina parking lot area over to the sewer lift station that is over by the Storm Shelter building. The reason this work needs to be done is that the city lift station is currently being run on electricity provided and paid for by the Storm Shelter. The city is paying Ameren to properly split this off, and to provide a new electric service that will run on a separate electric meter since the city no longer owns the Storm Shelter building. Once all the work is finished, the city will repair lawn and landscaping damage, if any.

Current plan is this work will start sometime this spring or summer timeframe. If I hear of any additional details or a start date I will let you know.”

Harbor Pointe HOA / CORE 3

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 2023, 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 will hire 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 on an experimental three-year cycle was deemed highly successful, safer, and well-received, and at Jim’s direction, will be continued. Expenses will be paid out of the Maintenance Budget as before.

New Business:

Fourth of July Breakfast: Jim Carmany relayed that an anonymous homeowner had extended the HOA a generous offer to pay for a rented tent to shelter our annual Fourth of July breakfast. The pros and cons of renting tents, pitching tents on hard surfaces, access to electrical outlets, difficulties of walking on uneven surfaces, labor restrictions, storage, etc. were discussed. More discussions and decisions about the upcoming event will take place at our next meeting.

Motion to Adjourn:

A motion to adjourn the April 2024 HOA Board of Directors meeting was made at 7:06p by Gary Rafool, seconded by Mike Kiernan, and approved by all. The next ZOOM HOA Board meeting will take place on Monday, May 20, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary