

Harbor Pointe HOA Board of Directors Meeting Minutes: April 19, 2021

Due to pandemic Covid-19 precautions, the 2021 Annual HOA Meeting was held by ZOOM. President Jim Carmany called the Annual Meeting to order at 6:00p. Other Board Members participating: Gary Rafool, Anne Dickison, Sue McGill, and Isaac Imig. Mike Kiernan was absent. Four additional homeowners also participated in the ZOOM meeting.

Annual Meeting of the Homeowners

Approval of Prior Minutes:

President Carmany asked for corrections to last May's HOA Annual Meeting Minutes, but none were offered. Sue McGill made a motion to accept the Minutes as written, Gary Rafool seconded, and the 2020 Annual Meeting Minutes were approved unanimously.

Minutes for these 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 Mike Kiernan and Gary Rafool completed their three-year terms, and an unfilled seat on the Board was also in this year's rotation, so three seats were available for election. Both Mike and Gary agreed to serve another term if nominated.

No additional names for consideration for election to the Board were submitted to Board members or Core3 prior to today's election, and no other nominations were offered from the ZOOM floor. Gary Rafool made a motion to close the nominations, Sue McGill seconded it, and all approved.

Parliamentarian Gary Rafool called for documentation of the quorum necessary for proceeding with the election. In addition to the five Board members and four other homeowners participating in the Zoom, Jim held voting proxies from eight other named units for a total of seventeen homeowners, thus satisfying the requirements for a quorum.

Jim Carmany nominated Gary Rafool to return for another 3-year term, Sue McGill seconded the motion, and Gary was approved for another term unanimously. Gary Rafool nominated Mike Kiernan to return for another 3-year term, Sue McGill seconded the motion, and Mike was approved unanimously for another term. Jim indicated that the proxy votes for the 2021 election of officers were in concordance with the results from those present and did not require independent tabulation for the record.

Jim Carmany then polled individual Directors to ask if each were willing to serve in the same capacity, and sought confirmation from all others that no objections existed for continuing each Director in his or her previous role.

Board Positions for 2021

President: Jim Carmany

Treasurer: Sue McGill

Secretary: Anne Dickison

Parliamentarian: Gary Rafool

Buildings: Isaac Imig

Landscaping: Mike Kiernan

One unfilled Board position remains open

Jim made a motion that the Board roles be filled as indicated, Gary seconded it, and all approved.

Annual Budget Report

Sue McGill noted that figures and summaries from the 2020 Budget year were distributed as 2021 got underway.

The 2020 Budget(s) went almost exactly as planned. 2020 was the HOA's final year of large expenses for replacing the roofs, and it carried the lowest Reserves Balance of the Long Term Capital Improvements Planning cycle. Starting in 2021, the Reserves Balance will begin to build back up.

Adjourn

Gary Rafool made a motion to close the Annual Meeting, Sue McGill seconded the motion, and all approved.

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Due to Covid-19 restrictions and concerns, 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 6:14p. Other Board Members present: Sue McGill, Isaac Imig, Gary Rafool and Anne Dickison. Mike Kiernan and a representative from Core3 Property Management were not present. Four additional homeowners remained for the monthly meeting.

Approval of Prior Minutes:

President Carmany asked for corrections to the October 2020 HOA Board Meeting Minutes, but none were offered. Gary Rafool made a motion to accept the Minutes as written, Isaac Imig seconded, and the October Minutes were approved unanimously.

Property Manager's Report:

Jim Carmany reported that Real Estate turnover for Harbor Pointe continues to be quite good, many units selling in just days, and prices starting to climb again. No new properties have gone on the market, and all that were on the market are now sold. Currently all but one owner is up to date in paying HOA dues.

Treasurer's Report:

In advance of tonight's ZOOM meeting, Treasurer Sue McGill e-mailed Board members the February and March Financials.

Long Term Reserves

2020 represented the lowest Reserves balance of our Long Term Capital Improvements cycle. Our Reserves started this new budget year at **\$64,741** then increased to **\$71,410** with the continued monthly transfer of dues from *Operations* to the *Reserves*. An additional **\$10,000** is budgeted to move from Operations to Reserves before the Reserves projects begin expenses in 2021. The Reserves Balance as of March was **\$78,079**. Year-To-Date in March 2021, as expected, there have been no additional Reserves expenses.

Operations

The Operations checking account has **\$86,115** in it, up from **\$82,211**.

The Operations Checking Account Total is summed from three sources:

- 1) Prior years brought forward (retained) from 2020: **\$46,617** as compared to **\$37,778** a year ago. This "*Prior Retained Earnings*" number remains constant all year.
- 2) Pre-payment of dues: **\$21,096**. This is just timing.
- 3) Net (Income Minus Expenses) March Year-To-Date: **\$17,402**.

Treasurer's Notes:

*The total annual *Net Income* for 2020 was budgeted for **minus \$10,000**. This reflects the planned extra amount to be moved to the Reserves. The budgeted \$10,000 will stay in *Operations* checking as a cushion until 2021 long-term expenses begin to come in. The cash flow from Operations has been as expected (with no surprises), so the checking account probably does not need as much precautionary cushioning. Sue is looking into the alternatives, but cautions that CD interest rates continue to be very low.

***Items of significance or variance from the Budget:**

- Snow removal was **0** against a budget of **\$2000**, and YTD **\$2215** against a budget of **\$7000**.
- Insurance was **\$7731** against a budgeted amount of **\$7500**
- Landscaping monthly maintenance charges will commence in April.

* **\$6667** from dues continues to be the budgeted monthly transfer to Reserves.

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

Parliamentarian Report:

Gary Rafool updated those present on how things stood with various proceedings including delinquencies, collections, and the uncertainties of legislated pauses for paying penalties, dues, and mortgages in this era of Covid-19 economic hardships and interruptions of income.

1) In light of some maintenance needs/requests that have come in, including from an owner in delinquency, Gary suggests that as weather improves, the Board should do another walk-about to evaluate compliance to the Section A & B exterior maintenance Rules, and to note exterior condition issues for all units.

2) The Rules of 2017, also posted on the HOA website, were sent to the Board to refresh us on Sections A & B governing what could and could not appear on patios, decks, and gardens. Several items specifically not allowed have been seen, and questions were raised about exceptions or acceptable modifications. Gary asked if the Realtors were supplying a copy of the Rules to new owners. Jim clarified that while some Realtors are better than others in doing this, Core3 was sending each new owner a "Welcome" packet that included a copy of the Rules and information on how to access the HOA website and other items of introduction, so the new owners should have this information even if it slipped through the cracks during Realtor transactions.

3) Gary noted that the Bylaws have not been updated for 26 years now. Discussion took place about the difficulties and expenses in doing this, the confusing ambiguities in various overlapping sections and documents, the obsolescence of some of the considerations addressed when Harbor Pointe was first put together and seen as only one component of a greater interlocking development, and changing times including the current use of Zoom meetings in lieu of in-person meetings for community decisions, the change in processes now that Harbor Pointe is Incorporated, and a maturing or expiration of the original agreements between Harbor Pointe, Stoney Creek, and EastPort Marina. Gary said he would like to volunteer to compile a list of ByLaws changes to be reviewed and updated, then voted upon by HOA homeowners, and officially recorded in the Deeds Office. Discussion ensued about the many technical challenges of how to share ByLaws documents for the purposes of editing and noting proposed revisions. Isaac Imig volunteered to work with Jim and Gary to create an interactive copy of the ByLaws the Board could share for editing, discussion, and ease of reference.



CORE 3

Building Report:

Isaac Imig reported he did a walking tour of the perimeter fence and gates. All gates except the one to Stoney Creek Inn were passable, but some did need attention. The keypad by the front entrance walking gate is not functional; Jim Carmany indicated that he would take a look at it this week. Sue McGill and Jim Carmany both gave updates on plans for fencing companies to come out to evaluate and price the potential work to be done on the wrought iron perimeter fence and the wooden fence separating Harbor Pointe from the Marina warehouse area. Jim Carmany updated that the black wrought iron fence surrounding our property will be painted again this year.

Landscaping Report:

Jim Carmany for Mike Kiernan: Cuttin' It Close has completed mulching and trimming out the winterkill. The first grass mow has taken place. Three Harbor Pointe trees have been declared goners (the pine that blew over two years ago near the 500-600 corner by the Marina boatyard, and two arbor vitae at the front entrance). These three trees will be removed and replaced.

Commercial Irrigation is tentatively scheduled for May 3rd to blow out the irrigation systems for all three systems it manages: Harbor Pointe, EastPort Marina, and Stoney Creek Inn. Unfortunately, several breaks already have been discovered and will need to be repaired before the start-up.

The focus of special project landscaping this year will be the riverside of the 200 building. Mike and Kathy Kiernan are spearheading this effort and will be in touch with those homeowners.

Community Relations:

Jim Carmany reported that the City of East Peoria has voted to resume every other week curbside **Recycling** as of May 1st. The HOA's first pick-up date is Friday, May 7. Recycling totes must bear the required blue lid. The City is no longer selling totes, so people who do not already have a blue-lidded tote can acquire one elsewhere, or paint the lid of other commercial totes available through home improvement or other stores. The City of East Peoria Department of Public Works can direct us on where to purchase new totes.

EastPort Marina is starting to get orders for **pool memberships** for this summer. We are reminded that Harbor Pointe residents are eligible for a \$50 discount on the season's pass.

Concerns were raised about what was happening with the **civil engineering project to curb storm sewer erosion** through the floodplain behind Jonah's that was starting to undermine Mariner's Way and create a peninsula of washed-out mud extending into the north end of the Marina and over the end of the public boat launching ramp. Anne Dickison, who'd been observing this project closely from her vantage point at the northwest end of the 100 duplexes, found an opportunity to speak to the project manager for the Fondulac Park District. New storm sewer drainage plans became imperative following the 9.3 inch record rainfall of last July that dramatically changed the shoreline and began to undercut Mariner's Way. The flooding also affected ditch drainage along Route 116, water paths down the bluff, and water retention ponds that were pushed beyond their capacities. Plans were drawn up last fall but could not be executed until infrastructure funds became available through a grant from the America Recovery Act. As soon as funds were confirmed, work began immediately. That we have not yet had any spring flooding to halt work on this project has been an incredible blessing. This storm sewer project will not change the low point at the intersection of Mariner's Way and the entrance to Cooper's Park across from our front gate, but it should stabilize the undermining and other stresses on Mariner's Way, which in turn affect the leaning retention wall bearing the north perimeter's wrought iron fence. It should also better direct the volumes of storm water entering the collective drainage systems along Route 116 and the bluffs above.

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CORE 3

Old Business:

Zoom HOA meetings: Zoom meetings will continue for the foreseeable future. Core3 will send homeowners email announcements containing the link prior to each meeting. Ongoing, Zoom HOA meetings will start at 6:00p on the third Monday of the month. Once we resume in-person Board meetings, the meeting time will revert to 7:00p as before.

Christmas decorations: President Jim Carmany thanked Mike and Kathy Kiernan for heading up and putting up the Christmas decorations again this year. The community looked very festive, and the seasonal cheer was particularly appreciated by those feeling shut down by Covid precautions and the inability to celebrate the holidays as usual.

Dryer Vent Cleaning: The HOA project to coordinate/provide dryer vent-cleaning services has been set in motion with the choice of Meinders to supply the dryer vent-cleaning services to two buildings per annual single-day 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 each year and will begin this May or June with the 500 and 600 buildings. 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 can make plans to have someone inside to turn on the dryer. Meinders does not need to enter the home to perform this vent-cleaning service, but the homeowner or a proxy must be present inside the home to turn on the dryer while the cleaning technician is on the roof and able to verify that the dryer vent is patent at the conclusion of the cleaning. Individual homeowners are strongly encouraged to keep on top of this important issue. Clogged dryer vents are a leading cause of fires.

Roofs: The final roof to replace during this particular long-term capital improvement cycle is in the 500 building. Weather permitting, Massey Roofing is looking at early May to start that final roof.

Roads: After the roofing trucks are out, and depending on the availability of asphalt, the next stage of roadwork will begin in front of the 300s up to across from the middle of 402's driveway. Parking for occupants of the 300s will be displaced for a week or so. Core3 will send out notices and parking instructions as time grows closer. Residents of the 400s will be able to continue to use their frontage road and driveways, and enter and exit through the rear gate. Residents in the 100s and 200s will enter and exit as they typically would, through the front gate.

Snow removal: Gary Rafool reminded us of the exceptionally nasty weather on Valentine's Day and the inconveniences caused by high winds, drifting snow, coatings of ice, and postponed plowing and shoveling. Terms of our snow removal contract were reviewed. The greater-than-a-day's delay in clearing driveways to allow cars to get out of drifted-over south-facing garages adversely affected several homeowners. However, the futility of attempting to remove or stack snow under those icy conditions and high winds, and dangers posed to the work crew due to the severe cold were clear, so delaying residential plowing until the weather cleared and winds died down the following day seemed reasonable under the circumstances. Mariner's Drive was kept passable to emergency vehicles during the storm itself, and much of Harbor Pointe Drive was windswept right down to the asphalt, so emergency vehicles could get through if they had to. Many thanks are due to Gary, Mike, and Sue for navigating through the storm and brutal conditions to open the gates to prevent secondary damages. And additional thanks go to Mike Kiernan for staying in touch and working with the snow plowing company during those difficult days.

New Business:

Wood fence at the south end of Harbor Pointe: Sue McGill reminded us that this deteriorating wood fence needs repair or replacement. Replacing wood with composite materials is significantly more expensive, but would give us a longer life expectancy and a better maintenance profile. She has scheduled a meeting for the Board to meet with a fence estimator on May 4th, and is still looking into other vendors.

Wrought iron perimeter fence around Harbor Pointe: The black wrought iron fence that surrounds the property badly needs to be painted again, and parts of it need repair or replacement. Jim Carmany is looking into estimates and options, and is coordinating his perimeter fence efforts with the rear wood fence replacement project, and to coordinate as well with Isaac's focus for maintaining the gates and entrances.

Motion to Adjourn:

A motion to adjourn the April 2021 Zoom HOA meeting was made at 7:10p by Gary Rafool, seconded by Isaac Imig, and approved by all. The next ZOOM HOA Board meeting will take place on Monday, May 17, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary