

Harbor Pointe HOA Board of Directors Meeting Minutes: August 24, 2020

Due to pandemic Covid-19 precautions, HOA Board Meetings are now being held by ZOOM.

President Jim Carmany called the Meeting to order at 7:00p. Other Board Members participating: Gary Rafool, Anne Dickison, Sue McGill, Mike Kiernan, and Isaac Imig. Amanda Underwood representing Core3 participated. Two additional homeowners also joined the ZOOM meeting.

Approval of Prior Minutes:

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

Property Manager's Report:

Amanda Underwood reported that #104 had sold, and several other units were in the final processes. Real Estate turnover for Harbor Pointe has been quite good.

Treasurer's Report:

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

Long Term Reserves

2020 will represent the lowest Reserves balance of our Long Term Capital Improvements cycle. To date, 2020 YTD expenses are running to budget. Currently the Reserve Total is **\$90,968**. June Reserve Expenses were **\$7700** for concrete work (driveways) and **\$1450** for Main Gate expenses.

Our starting figure for the 2020 Reserve Balance carried forward was **\$84,072**. In March, **\$10,000** was transferred from *Operations* to *Reserves* as per Board approval. During FY 2020, our budgeted transfer of dues income to the *Reserves* is **\$6667 per month**. The YTD total spent for roofs is **\$33,985**, and two more roof replacements are scheduled for Building 500. This will finish the roofing project.

The Reserves may dip as low as \$25,000. Storm sewer work may bring the balance lower, but road maintenance expenses may be less since there is so much new road.

Operations

The Operations checking account has **\$73,320** in it, up from **\$67,511**. This total comes from three numbers:

- 1) Prior years brought forward (retained) from 2019: **\$37,778** as compared to **\$47,214** a year ago. This "*Prior Retained Earnings*" number remains constant all year.
- 2) Pre-payment of dues: **\$19,677**. This is just timing.
- 3) Net (Income Minus Expenses) Year-To-Date: **\$15,865**

Treasurer's Notes:

*The YTD Net Income of **\$15,865** is against a forecast of **minus \$16,592**, so is **\$32,457** better than Plan. As expenses for landscaping, irrigation, and other maintenance items are incurred, that number will decrease.

Income* is **-\$1906 year-to-date. Delinquencies are being reviewed.

Expense* for monthly maintenance for our *Landscaping Subcontractors* (\$5,814**) was not received, so we should expect double the expense next month.

Landscaping-Irrigation* YTD expense is **\$4773, against a total budget of \$5000.

**Landscaping & Grounds* expense will be significant next month when charges for scheduled landscaping improvements to Building 300 are booked.

Maintenance (general)* YTD is **\$2088, against a total annual budget of \$17,000.

*The monthly *Telephone* expense of **\$176** has been terminated since the gate landline is no longer needed.

**HVAC* is incorrectly labeled and is instead for *Gate/Fence maintenance*.

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

Building Report:

Jim Carmany reported for Isaac. The last two **roof replacements** for 2020 will be done this fall. This will complete roofing efforts for at least a few years. **Roads:** new asphalt was laid from the front entrance to just past the first set of mailboxes in front of the 200s. In the additional flanking parking areas, the new asphalt layer was made especially thick to facilitate drainage, so will take longer to mature. Cones will be kept in place for 30-60 days to keep vehicles off that surface and to guide traffic.

The 204-206 courtyard flooded during the July 15th deluge that brought record heavy rains to East Peoria. Waters rose over the doorsill and into the entry. The sewer company found root-choked pipes, including the one under the sidewalk connecting to the main line. The clogged pipes were dug out and replaced, root tangles trimmed back, and brick sidewalk re-laid.

Landscaping Report:

Mike Kiernan reported that new landscaping for the 300 Building was completed and turned out very well. Maples by #600 were treated for bagworms. A few ash trees remain on the community's property. After treating them for Emerald Ash Borer unsuccessfully (and expensively) for several years, the HOA opted to let the Borers claim the rest and to replace the trees once they were fully dead.

In August, Harbor Pointe's front entrance received the Paul Peterson Bright Spot Award sponsored by the East Peoria Beautification Commission. The award is named for Paul Peterson who for 31 years maintained the triangle garden at the intersection of Highview Road, Illini Drive, and Simon Drive. He passed away in January 2016. Bright Spot award recipients receive a yard sign to display for one month. A photo of the award sign at our entrance will be posted in the gallery of our HOA website.

Parliamentarian's Report:

Gary Rafool presented a brief update on unit #520. The lawsuit has been filed and was served around ten days ago. A judgment should be rendered in about a month. Any Collection proceedings would not begin until after the Judgment is formalized.

Community Relations:

Jim Carmany reported that the record-setting 9.3 inches of rain that fell in our area on July 15th washed out topsoil on both sides of Route 116 because storm sewers were clogged and insufficiently able to handle the water volumes on both sides of the road. Lots of restorative work is now being done along the sewer drainage lines and in front of Basta's.

On August 16th around midnight, illegal fireworks were detonated on the broad sidewalk between Eastport Marina's seawall and the marina's north parking lot opposite units #110 and #200. Harbormaster Ron Roberts would like to obtain descriptions and license plate numbers for all vehicles seen fleeing the scene.

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. From now on, 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.

New Business:

Irrigation: As originally laid out, grass along our side of the Stoney Creek Inn fence was being watered by Stoney Creek Inn's irrigation system. The Inn irrigates on a different schedule to conform to its guest and traffic patterns, and this was leaving the Harbor Pointe grassy areas more uneven in appearance and at odds to the "look" of our other grassy common areas. As per Board approval, Harbor Pointe took over Stoney Creek's watering of our grass by adding a Zone to our own irrigation system in order to assure a more uniform sprinkling throughout the community. As our irrigation system had a spare Zone to program, and the activation required only placement of a connecting irrigation pipe, the switch was an easy one, and should not add to the operating expense of our system.

Emergency Gate Entrance: The quickly contained single unit fire in Building 500 brought up a number of things to think about. Jim Carmany reviewed Emergency access procedures and concerns with the Fire Department and Police. The access code to the front gate was recently changed from #6000 to 6000# when Oberlander Electric upgraded the front entrance keypad and discontinued our old system which required a landline. Jim distributed new gate openers to Fire, Police, and Emergency Responders. During the review, it was suggested that the HOA install a Knox Box at the rear gate identical to the one at the front gate. The Knox Box allows emergency access and bypasses a dependence on remote control battery-run gate-openers. The Board email-approved the bid extended by Oberlander Electric to do this. Parts have been ordered, and work should be completed as soon as they arrive. The Fire Department will return to check operations and discuss any additional considerations that arise.

Sue McGill brought up issues and concerns about vehicles parking by or blocking the rear gate. Parking is especially difficult during times of high water when Mariners Way is flooded. Various solutions and suggestions were entertained. The Marina and Emergency Responders are aware of the issues and are also seeking ways to address the access and parking problems.

Insurance: The unit fire in Building 500 and resultant experience with homeowner insurances led to an audit and what turned out to be an informative review of homeowner insurance coverage for each of us. Many homeowners appear to be under-insured, unclearly insured, or not updated over time. The Rules of 2017 established a minimum individual unit's coverage of \$135 per square foot for duplexes and townhouses, but similar guidelines were not identified for the condo building. Considerable discussion ensued. Homeowners are encouraged to discuss coverage with our individual insurance agents and to refresh ourselves concerning personal liabilities in the event of catastrophic events such as fire, flood, and other internal losses.

Dryer Vent Cleaning: Clogged dryer vents are a leading cause of fire. The HOA's roof replacement activities these last several years have revealed the prevalence of clogged or lint-heavy dryer vents. Vent cleaning maintenance can be difficult to schedule, and some of the longer vents or vents going to steep roofs can require special skills or equipment. Various solutions were discussed at length. Jim Carmany working with Core3 will start the process of identifying potential vent-cleaning providers and surveying their pricing options, and will report his findings at the next Board meeting.

Motion to Adjourn:

A motion to adjourn the August meeting was made at 8:08p by Anne Dickison, seconded by Gary Rafool, and approved by all. As things now stand with pandemic precautions, our HOA Board ZOOM meetings will continue indefinitely. The next ZOOM HOA Board meeting will take place on Monday, September 21, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary
Mike Kiernan, Acting Co-Secretary