

Harbor Pointe HOA Board of Directors Meeting Minutes: August 21, 2023

HOA Board Meetings are being held by ZOOM.

President Jim Carmany called the August meeting to order at 6:11p once all available members had signed in. Besides Jim, other Board Members present were Gary Rafool, Anne Dickison, and Denny Klein, while Mike Kiernan and Greg Smith were traveling and unable to participate. Core3 Property Manager Michael Mayer was present to give his Property Manager's report in person. Four additional homeowners participated in this HOA meeting by Zoom.

Approval of Prior Minutes:

President Carmany asked for corrections to the June HOA Board Meeting Minutes. HOA Secretary Anne responded that she thought that she might have recorded an incorrect figure for May's Operating Expenses as reported in the June Minutes, and needed to better clarify the figure with the HOA Treasurer before the Board voted to accept the Minutes. Jim deferred the Board's discussion and approval of the June Minutes to a future meeting.

Property Manager's Report:

Core3 Property Manager Mike Mayer reported no new issues other than an electronic delay in obtaining an a required activating signature. Accounts Receivable and Accounts Payable are as expected.

Discussions arose about the Boil Water notice issued by the City of East Peoria. See Jim's note under Community Relations.

Treasurer's Report:

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

Long Term Reserves

Our *Reserves* Balance started out this new 2023 budget year at **\$94,893**, and increases through monthly interest earned and the monthly transfers of **\$7171** (from HOA dues) from *Operations* to *Reserves*. As of the end of July, the Reserves Balance is **\$111,213.99**. Though growing, this *Reserves* balance is low and needs to be built up, especially in light of inflation which has been increasing at a higher rate than the 2% budgeted.

Operations

The Operations checking account has **\$89,483.68** in it. An increase in operating expenses is expected to ramp up at this time of year. YTD in July, our *Operating Expenses* were under budget by **\$13,304.94**, but this is just a matter of timing.

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

- 1) Prior years brought forward (retained) from 2022: **\$58,253**. This "*Prior Retained Earnings*" number remains constant all year.
- 2) Pre-payment of dues (as of 7/31/23): **\$19,381.75**.
- 3) Net (Income Minus Expenses) July Year-To-Date: **\$11,847.94** [*Calculated Retained Earnings for 2023*]

Treasurer's Notes:

- *Landscaping monthly maintenance charges commenced in April & will end after work is completed this fall.
- *For 2023, **\$7171** from dues is the budgeted monthly transfer from *Operations* to *Reserves*.
- * July YTD Actual Expenses appear to be about **\$13,405** below budget, but many large expected expenses have not been billed/paid yet. Jim Carmany noted that we have an additional approximately \$2000 of expenses to hit in August including tree removal and the grinding of stumps. Also expected are the invoices for about \$1500 for dryer vent cleaning and ~\$4000 for power washing.
- *Jim added that the HOA insurance bill for the year of ~\$5000 had just been paid so this expense will surface in August as well. Most of the increased insurance figure is for the condo building. Condo owners' monthly HOA dues in 2024 will take the increased HOA insurance costs for the condo building into consideration in determining, as has been the practice, their monthly dues assessment for 2024.

Gary made a motion to accept the Treasurer's Report, Jim Carmany seconded, and all approved.

Parliamentarian Report:

Gary Rafool again complemented the homeowners about how well most have been maintaining their decks, patios, and garage front entrances. He did an informal walkaround and was very pleased about how well our community looked in general. He proposed that the Board postpone its next community walkabout and compliance check until next spring when more Board Members could be able to participate. Jim Carmany noticed that it seemed like more children's toys and pool paraphernalia were being left on decks and unenclosed patios. If this occurrence were to continue regularly, reminder notes would be sent out by Core3 to those individual owners in non-compliance reminding them that all the above cannot be left out overnight on patios and unenclosed patios.

Landscaping Report:

Jim Carmany for Mike Kiernan reported that in July, King Tree removed four of the six pear and crabapple trees in the 500s, and ground down the stumps. Unfortunately, the grinding hit some of the irrigation pipes. Commercial Irrigation was here to troubleshoot and repair the damages. Once that is completed and the irrigation system is up and running again, Cuttin' It Close will lay down straw mats and grass seeds. The bare area next to the free-standing garages and across from unit #200 that was left by the removal and stump-grinding of the large dying ash tree will be seeded for grass but no other landscaping at this time. Drainage remains an issue in that location. Jim and Mike are getting bids to put in drains around the garage(s) if the drainage and seepage issues persist.

Building Report:

Jim Carmany reported that the wrought iron fence repairs were all completed, and that gates are again working at the pool.

Community Relations:

The "Boil Water" notices have been lifted. The warning's status was the source of many phone calls to Core3 and Jim who were not in any position to answer them since it is the City of East Peoria who issues the alerts, and only the City could end them. In the future, owners might want to sign up for Automatic Alerts from the City of East Peoria's website in order to stay posted with accurate and timely information. Please call the City of East Peoria for any questions about how to sign up for these valuable alerts.

The Xfinity outages last month were upsetting to all of us. Numerous discussions have taken place about how to receive Internet through vendors other than Comcast. For the most part, there is only one other option and that is

Starlink. It has proven to be more reliable, but is also more expensive. Only one other provider exists in Central Illinois, that being 13 Broadband now being slowly and unevenly rolled out to some communities. 13 Broadband is not currently available to the Harbor Pointe area. If you are interested in letting them know that you would like to see them bring their infrastructure down to Harbor Pointe, all you need to do is call them to give them your name, address, and a Credit Card number to document that you are a true prospective customer and are willing to note your interest in their expansion.

Old Business:

Summary of e-mail motions and votes since our last HOA Board Meeting: Over the past year but especially during the summer of 2021, as more and more discussions, HOA business discussions, 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 interim following the prior HOA meeting. Subsequent to our June Board Meeting, no email 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 Duct Company to supply the vent-cleaning services to two buildings per year at a single visit. Since the start of the 3-year cycle, Meinders, with the help of Massey Roofing for the steeper roofs, has now completed cleaning all dryer vents. Two of the dryer vents in the 200s probably had never been cleaned before and were badly clogged. Keeping the vents clear is our best protection against the most common cause of home fires.

Low Pressure Washing: In 2021, the HOA employed a pressure washing company that supplies its own water and equipment and uses low-pressure techniques to clean sidings, soffits, and trim. Jim Carmany obtained a bid that included the additional cleaning of adjacent free-standing garages and decking, plus the option for individual homeowners to arrange for the low-pressure cleanings of their unit's patio and/or driveway at the owner's expense for \$50 per patio or driveway. To spread out the total cost of pressure-wash cleaning of all properties to more than just one single fiscal year, the plan was implemented to lock into the currently offered prices and arrangements, but commit to only two buildings for 2021 and adjust the scheduling of future washings as determined by budget, availability, and satisfaction with the previous washings. The Power Wash Company collects checks at the time or invoices owners for cleaning individual patios/driveways at the time of their services. Last year, Buildings 300 and 400 were washed. Pressure washings of Buildings 500 and 600 were completed this July. Feedback about the services has been very good.

Roads: Work on the final remaining section of Harbor Point Drive in need of resurfacing is scheduled to start next Monday and finish on Wednesday. While work is underway, using the walking gate will be the only way to get to the 600 units. The plan is to place big mats across the road for owners to walk across in order to reach their units while the road is drying. During the time we can't drive on the fresh asphalt, people affected might want to plan to be elsewhere if your individual situation were to present insurmountable difficulties. UPS, FedEx, and the Postal Service will have to walk across the rubber mats to the grass to deliver packages and mail to the 6xx units. This week is not a Recycle pickup week, fortunately. Trash cans can be toted to specified pickup areas, but hopefully with the Labor Day Holiday and people being away, skipping trash pickup for a week will not be a problem. Core3 will send out notices and instructions as firmer plans take shape. The rear gate will remain closed to traffic until the asphalt has dried for seven days. The extreme heat we have been having may slow the hardening process significantly, so the conditions will have to be monitored closely. Cones and barricades will remain in place until it is determined that the new surface is firm enough to withstand heavy vehicles.

Painting of street lamp poles, front door jambs, and remaining condo building wooden decks (not the composite decking) is either completed by Core3, or in progress. The lamp posts were painted with leftover paint from the wrought iron fence project. Homeowner Carl Stauske commented on how much better the lamp posts look now,

and how nice the upkeep looks at Harbor Pointe in general. The painting will be completed by mid/late September.

Casement rollout window replacements : HOA contractor Richard Cole and Jim Carmany made numerous visits to window suppliers over the past months looking at other brands of casement rollout windows that could serve as alternative choices to Anderson and Pella. Denny Klein was also interested in scouting out and weighing the options. After Jim and Richard's initial surveillance, it was concluded that there are many good companies out there, and that owners might want to pursue other window vendor options, but the bottom line is that all windows needed to look identical from an operational and exterior reveal standpoint in order to maintain our appearances.

HOA Contractor Richard Cole is also a viable option for replacement of Pella and Anderson windows. He can procure the windows and doors as well as doing all the removals and installations. Jim notes that in looking over some of his all-inclusive price quotes for installing the largest Pella windows, his quote was a couple thousand dollars lower than quotes obtained by going through Pella directly. If an owner is in need of new windows or slider doors (not patio windows or doors), the owner should of course get a quote from Pella but may also want to contact Richard Cole at (309) 208-4289 to come out and measure and provide you with a second quote. Richard Cole is also familiar with the Harbor Pointe Change Order requirements for any exterior changes, so he can also assist you in that process. Jim will keep the Board posted if there are any further updates on this process.

New Business:

Budget 2024: Jim Carmany and Treasurer Greg Smith met to review next year's budget which in many respects will be similar to that of 2023 in terms of planned expense items. Last year was probably the last time for a while we will be able to go without at least some increase in our HOA dues. The draft budget for 2024 will probably include a 2% increase in the amount of dues transferred from *Operations* to *Reserves* each month to build up our funds for planned capital improvements. Greg will be sending their draft for Budget 2024 to Board Members before our September meeting so Board Members will have time to review it before discussions take place and we vote to approve or amend the draft at our October meeting prior to its distribution to homeowners for further review and feedback before the final vote to approve is held.

Speed Limits: The speed of many vehicles driving through Harbor Pointe continues to be problematic and unsafe not only for ourselves and our visitors, but also for our contractors who work on our property many days of the week. Jim has addressed the situation with FedEx and UPS, but they reminded him that nothing can be done with their drivers unless a speed limit sign(s) were clearly posted. Signs in Harbor Pointe would have to be posted on the gate(s) so we wouldn't have to deal with posts, snowplows, and grass trimming. From previous discussions and communications over the last few years, all owners already should be aware of the 10 mph speed limit within Harbor Pointe. After further discussion, Gary Rafool made a motion to approve \$200 for the production and posting of speed limit signs establishing 10 mph as the maximum speed limit for any vehicle traveling in Harbor Pointe. Denny Klein seconded the motion, and all approved so it passed unanimously.

Motion to Adjourn:

A motion to adjourn the August 2023 HOA Board of Directors meeting was made at 7:16p by Gary Rafool, seconded by Denny Klein, and approved by all. The Board's next ZOOM meeting will take place on Monday, September 18, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary