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## Harbor Pointe HOA Board of Directors Meeting Minutes: June 10, 2019

President Jim Carmany called the meeting to order at 7:00p. Other Board Members present: Gary Rafool, Anne Dickison, Sue McGill, and Mike Kiernan. Mike Childers, Isaac Imig, and Core3 Property Manager Mark Fetzter were absent, but Kim Stein with Core3 attended and was introduced to the group by Jim Carmany. Six additional homeowners attended the meeting.

### Approval of Prior Minutes:

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

### Property Manager's Report:

Jim Carmany reported that the workman's comp insurance audit by our insurance carrier was still underway. Three current owners still need to provide confirmation of insurance renewals. Jim summarized the history for establishing differences between condo and other homeowner insurance policies and why Harbor Pointe handles the accounting for type each differently. Sue McGill emphasized that periodically all owners need to be reminded of the insurance requirements, and with major insurance events what becomes each owner's responsibility. Further discussion touched on some of the differences in coverage between Harbor Pointe's group condo insurance and the individual policies for other types of Harbor Pointe dwellings.

One unit owner remains significantly delinquent in paying HOA dues. Harbor Pointe's attorney is working with the unit owner's attorney to resolve the situation.

### Treasurer's Report:

Treasurer Sue McGill e-mailed the May financials after tonight's moved-up meeting once they became available from Core3. The reports are as summarized below.

The starting figure for the 2019 Reserve Balance carried forward was **\$120,478.23**. In January, **\$10,000** was transferred from Operations to Reserves as per Board approval. This year **\$6667 per month** from dues are being transferred from Operations to the Reserves. May's Year-To-Date Reserves balance was **\$126,330**, compared to **\$202,822** at this same point in 2018. In May, Reserves paid **\$28,000** for one set (two units) of roof replacements. YTD, **\$10,000** has been paid to Richard Cole for deck replacements. In 2019, all roof, road, and deck projects are timed to fit the available Reserve funds.

The Operational Budget Checking account contains **\$74,441** compared to **\$81,078** a year ago. This balance is further broken down to: 1) Prior years brought forward (retained) from 2018: **\$47,214** (this number remains constant all year); 2) Pre-paid dues: **\$20,256**; 3) Net (Income minus Expenses) Year-To-Date: **\$7615**. Routine landscaping charges are in progress and will be paid monthly as contracted over seven months of the year. In May, we paid an additional \$135 to repair snow plow damages. Jim Carmany negotiated revised telephone charges that should result in additional savings to the HOA of **\$900/year**. The YTD Net was Budgeted at **minus \$4337**, but Actual is **\$7972** which is **\$12,309** better than Planned.

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**Treasurer's Notes:**

\*The dues increase initiated January 1, 2019 results in income to the Reserves of **\$6667 per month**.

\*Expensed items are in line with the budget and in some areas, better than planned.

\*Financials are stable. Reserve expenditures will be challenged in 2019-2020, as expected.

**Parliamentarian's Report:**

No report.

**Landscaping Report:**

Until a new Director for Landscaping is identified, Jim Carmany and Sue McGill serve as the Landscaping Liaisons. Jim concentrates on grass issues, and Sue focuses on plant and tree concerns.

Sue McGill reported that King Tree of Tremont was here to review our trees. Dead branches appeared on a huge ash tree by the 400 Building, but the tree seems treatable though it does have Emerald Ash Borer. However, a large ash tree across from the 500 Building is not treatable. It would cost \$528 to cut off dead branches and treat the one potentially viable ash tree. The pines were also reviewed. Treatment of "Nick's tree" is not likely to be successful. The maples all have a deficiency that is turning their leaves yellow. Sue moved that we approve **\$1778** to follow all of King Tree's recommendations. Jim seconded the motion, and it passed unanimously.

Sue McGill observed that many of the barberries seemed to be getting an infestation and may need to be sprayed. Cuttin' It Close has been notified.

Sue McGill sent the Board information about new replacement trees, replacements for winter-killed plants, and information about current landscaping choices. Three "October Glory" maples will be planted by hand along the curve. The new maples are bigger trees, but not huge. Sue made a motion to approve **\$1600** for the purchase and planting of the new trees. Mike Kiernan seconded the motion, and all approved.

Sue McGill noted that Mike and Kathy Kiernan working with Landscaping already spent approximately \$1000 on winter-kill plant replacements. Some of the dead plants around the 300 Building will not be replaced. The new Karl Foerster grasses seem to be doing well, but others around the property are starting to look somewhat compromised. Sue made a motion to approve **\$2200** in plant replacements, including those already replaced at the seasonally appropriate time. Jim Carmany seconded the motion, and all approved.

Sue McGill reported that the next big project was to landscape the south 200 Building and two specific patios in the 600s (606 & 608) with the goal of improving curbside appeal along the riverside drive. Addressing riverside landscaping for the 300 Building is projected for 2020. Discussion ensued about the importance of harmony, and alternative approaches to shortening the timeline. Jim Carmany noted that he and Mike Kiernan had already taken out an arbor vitae tree on the north end of the 200 Building because it was interfering with gutter function. He asked if it were possible to include its replacement with the landscaping budget for the south end of the 200s. Sue would further evaluate the most optimal packaging of landscaping expenses for this year and next. Sue made a motion to allocate funds to not exceed **\$8000** for landscaping the south end of the 200 Building and patios 606 and 608. Jim Carmany seconded the motion, and all approved.

Jim and Sue gave a big shout-out to Kathy and Mike Kiernan for all the hours they put in to trim dead branches, identify and remove dead plants, and select, plant, and water this year's beautiful annuals. Other volunteers working individually and together made Harbor Pointe's grounds this year one of the most striking we have ever seen.

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#### **Building Report:**

Mike Childers, absent for this meeting, did repair the **broken gate** and its posts before he left.

Jim Carmany updated us that Richard Cole is about half way done with **deck board replacements**.

Sue McGill noted that the **fence on the south side of the pool** seems to be leaning.

Jim Carmany thanked Mike and Kathy Kiernan for painting the **sign at the front gate** as well as all the other things they have done to make the property bright and appealing.

#### **Community Relations:**

Discussion took place about the status of the marina's new restaurant.

#### **Old Business:**

**\*Asphalt overlay:** Work on the 200-frontage road will begin late next week at the earliest. Sealing of the 100x blacktop will begin tomorrow. 100 and 200 Building traffic patterns during this sealing will be sent out by Core3. Work on the 300-frontage road will take place this fall after the last of the 2019 Building 3xx roofs is replaced. Core3 will send out parking instructions as times are better known.

**\*Snowplowing:** Jim Carmany updated details of discussions and negotiations in progress for replacing our current snow removal vendor. Two of the four vendors approached remain interested but their services and prices differ substantially. Salting practices, use of markers, snow blowing versus shoveling of sidewalks, methods of scooping snow away from garage doors, storage location of the plow and other equipment, snowfall criteria for plowing, and dependable availability were compared. Jim favored a one-year trial of the chosen vendor performing defined responsibilities. Following lengthy discussion, Jim made a motion to accept the more expensive bid from Cuttin' It Close, our landscaping company, because Harbor Pointe would be their top priority and their company would be a known entity to us. Gary Rafool seconded the motion, and it passed unanimously.

**\*Gutter extensions for redirecting townhouse upper floor runoff:** The gutter company has begun to install the gutter extensions. Other gutter problems will be evaluated and addressed while they are here.

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#### **New Business:**

**\*July 4<sup>th</sup> Breakfast:** Vickie Carmany and Pam Johnson will coordinate the annual event as before, but Pam will not be able to attend this year. We will again employ two guards for the fireworks this year, and the same parking regulations and fireworks restrictions will be in effect. Core3 will send out announcements.

**\*Driveway issues at #318:** The owners approached the HOA seeking options for remedying problems with the condition and design of their driveway. In addition to taking out the existing driveway, they proposed extending the road asphalt an additional 10 feet towards the adjacent building. Ideas were floated about cost-sharing, impact on neighbors, and potential for application to other affected driveways. Five bids were obtained: the highest coming in at about **\$10,000** and the lowest **\$4200**. Potentially the bids could be held for driveways needing similar overhauls in the future. After detailed discussion, Jim Carmany made a motion to approve 1) the bid from Coal City Asphalt to extend the blacktop an additional ten feet at #318, and 2) to accept the **\$4500** bid from Morello Concrete for paving the driveway and concrete apron to the garage. Mike Kiernan seconded the motion, and all approved.

**\*Repeated Rules Violation:** Last year the HOA met with an owner who placed a fountain outside the boundaries of the unit's patio. A compromise was reached, the fountain was moved from the out-of-bounds rock garden area to the patio where it was allowed, and the HOA provided additional landscaping to improve privacy and ground cover. This year, without discussion with the HOA, the fountain was moved back to the off-limits area. The nature of the infraction and the matter of non-compliance were discussed. The Board resolved to send the unit owner another copy of the Rules and Restrictions and to request immediate removal of the item from the restricted area. Further action will be taken if the unit owner remains in non-compliance with the Rules and Regulations.

#### **Motion to Adjourn:**

A motion to adjourn the June meeting was made at 8:51p by Anne Dickison, seconded by Mike Kiernan, and approved by all. The next scheduled Board meeting will take place at Jonah's on Monday, August 19, at 7:00p.

I apologize to all for the delay in getting out the June Minutes. As anticipated, I was out-of-town for most of June but then unexpectedly had to leave again in early July. I've also been dealing with some health issues including inflammation of connective tissues in my hip and some other pesky joints. I seize up if I sit too long, so find myself challenged by a sedentary life.

Respectfully submitted,  
Anne Dickison, Secretary

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