

Harbor Pointe HOA Board of Directors Meeting Minutes: June 20, 2022

Due to Covid-19 restrictions and concerns, HOA Board Meetings are being held by ZOOM.

President Jim Carmany called June's HOA Board meeting to order at 6:00p. Other Board Members present: Mike Kiernan, Gary Rafool, Anne Dickison, Greg Smith, Isaac Imig, and Denny Klein. Core3 Property Manager Mike Mayer was also present. Two additional homeowners participated in the Zoom meeting.

Approval of Prior Minutes:

President Carmany asked for any corrections to the May HOA Board Meeting Minutes. Secretary Anne Dickison had noted during preparation of the May Minutes that the *Reserves Total Balance* did not appear to reconcile with the April Minutes if the \$7100 monthly dues transfer from *Operations* to *Reserves* had been fully credited, and no expenses had been deducted in the interim. In reviewing Core3's and our past treasury reports, Jim identified that in January, **\$402.50** had been expensed from the *Reserves* for completion of the South Fence project, that there appeared to be an inadvertent substitution of March's *Operations Total Balance* figure for that of the *Reserves*. He also confirmed that Harbor Pointe's reported *Reserves* balance in the May Minutes (based on end-April financials) reconciled with Core3 figures for the end of April just as it should. In summary, with rounding, The *Reserves* balance for the end of April was **\$81,205**, and for the end of May was **\$88,305**. Anne proposed amending the April Minutes to reflect the correct *Reserves* balance (**\$74,104**) for the end of March, and to amend the May Minutes to reflect the corrected end-April *Reserves* balance of **\$81,205**.

Gary Rafool made a motion to accept the May Minutes with proposed amendments to both April and May so Harbor Pointe's *Reserve* figures were compatible with each other and in sync with Core3. Anne Dickison seconded, and the April and May Minutes with *Reserves Balance* amendments were approved unanimously.

Property Manager's Report:

Prior to tonight's meeting, Mike Mayer sent Jim Carmany his Property Report which was then conveyed to the Board at this Meeting.

Harbor Pointe HOA

June 20, 2022

Core 3 Recap – Michael Mayer

- Accounts Receivable – No delinquencies
- Accounts Payable – Current
- Insurance. – Homeowner Insurance Audit 85% completed by Core 3
- In-person Property Visit - Mike Mayer with Jim Carmany - Completed
- Projects - Nothing new at this time

Treasurer's Report:

In advance of tonight's ZOOM meeting, Treasurer Greg Smith e-mailed Board members the May Financials in a new and somewhat easier to interpret format. Because Core3 had a change in leadership with a new CFO, their end-May financials were delayed. Greg plans on continuing the same reporting practices initiated by the HOA's past Treasurer, Sue McGill, but will have to wait until next month to issue a full Treasurer's Report.

Long Term Reserves

Our *Reserves* started out this new 2022 budget year at **\$53,202**. The balance increases each month through earned interest and the planned monthly transfers of **\$7100** (from HOA dues income) from *Operations* to *Reserves*. As of the end of May, the Reserves Balance was **\$88,305**. Though growing, this balance is low and needs to be built up.

Operations

The *Operations* checking account has **\$90,448.16** in it, up from **\$85,329** in May.

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

- 1) Prior years brought forward (retained) from 2021: **\$46,078**. This "*Prior Retained Earnings*" number remains constant all year.
- 2) Pre-payment of dues: **\$17,701.75**.
- 3) Net (Income Minus Expenses) May Year-To-Date: **\$26,668.72**. [*Calculated Retained Earnings for 2022*]

Treasurer's Notes:

*Income from HOA dues is on budget.

*Greg is working to assemble and coordinate bank statements from our three banks, and will be meeting with Core3 and Jim later this month to streamline the process of reconciliation.

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

Parliamentarian Report:

Last month, Gary Rafool brought up the election notification process and posed the question if the Board were notifying the homeowners far enough in advance to encourage new candidates. He also reminded us that according to the Bylaws, the Board had room for nine Directors, including a position for a Vice President if we decided we needed someone to fill this role. Jim cautioned that our election notification process should not be made too cumbersome or take too a large of an investment of time, and Gary agreed. Gary worked up a draft for codifying a "Head's Up" notice for elections and circulated it to the Board for comments. Jim had no qualms about using the proposed notice, but cautioned that having additional voices on the Board would raise the question about what new roles would need to be added to better serve the community in an active way and allow each Board member to contribute meaningfully.

Landscaping Report:

Mike Kiernan reported that Cuttin' It Close completed work on the **deteriorating retaining wall on Mariner's Way** below Stoney Creek Inn's patio where weddings are held, and to the left of our front entrance. Jim Carmany did meet with Stoney Creek Inn's new manager Mike Rogers to discuss the importance of the wall's structural integrity and its cosmetic appeal, and to introduce the idea of cost-sharing. Mike Rogers was receptive and was given an invoice. The HOA has already paid Cuttin' It Close for this work in full.

The focus of special project landscaping this year, the **north end of the 200** building, will begin on July 11th. Irrigation was installed last month in anticipation of landscaping with roses, hydrangeas, and grasses.

Jim Carmany reported that **a number of lawn grass areas seem to have died this year**, and asked Mike Kiernan if Cuttin' It Close could look at them on their next workday. After a brief discussion about grass health, Jim asked Mike if he could add "Grass Repair" as a line item, and Mike said yes.

Anne observed that in general, grass around the 100 duplexes seemed to be much more evenly irrigated this year, and appeared to be more lush and homogenous. The extra daytime waterings during June's stretch of record-setting highs was especially appreciated. Jim reminded us that now that Commercial Irrigation is managing all three properties (EastPort Marina, Stoney Creek Inn, and Harbor Pointe), we have to remember and understand that our irrigating water and water pressure are shared. Discussions about our preferences for watering times and zone allocations have taken place already and will continue to be revisited as the heat and perhaps drought of the summer goes on. It is getting to the point that amongst the three properties, almost all of the hours of both day and night are spoken for, depending on the day.

Jim discussed it with Cuttin' It Close, and was assured that the grub control being applied tomorrow will not affect dogs or our watering times.

To keep gutters on the Duplexes from overflowing during heavy rains, we are encouraged to facilitate roof rainwater drainage through the lawn pop-ups (instead of by gutter overflow) by trimming grass away from pop-up heads when these areas threaten to become overgrown. Only the Duplexes have pop-ups, not any of the units of the condo building or the townhouses. The HOA would like to thank Isaac Imig for his ongoing efforts to keep those pop-up heads trimmed so that grass and debris do not clog them.

Last month, Mike and Kathy Kiernan looked into homeowner complaints of spruce limbs brushing up against the siding and windows of the 100 duplexes, and agreed this was indeed an issue and one that they would address promptly. They spent a number of hot, difficult, and unpleasant hours lopping off and hauling away evergreen limbs to protect the siding and reduce the potential for entry of insects and other opportunists. The HOA truly appreciates their voluntary efforts and their advocacy for our community.

Building Report:

No formal report, as active items were covered in other sections.

Community Relations:

EastPort Marina Banquet Center is advertising a 4th of July Fireworks Watch Party starting at 6:00p on Monday, July 4, and is featuring a catered buffet dinner, cash bar, and band (Dexter O'Neal and the Funk Yard). As Red, White, and Boom! Fireworks on the River were cancelled in 2020 and 2021 due to Covid precautions, traffic in our area this year could be quite heavy. Harbor Pointe, as in years past, has hired two security guards to monitor entry through the front gate and to walk the premises as a visible presence. The rear gate will be closed and powered off for the day and evening. Within Harbor Pointe, little American flags will be placed over sprinkler heads to prevent them from being damaged. The Fourth of July is the only day of the year that any parking on the grass is allowed, and only on the grass between American flags in the large dog walk area on the Stoney Creek side of our main Harbor Pointe road. A couple of vehicles will be parked there early that day to show how cars in the grass should be parked. All vehicles parked in the grass will of course need to be moved after the fireworks celebration ends that late evening.

Old Business:

Summary of e-mail motions and votes since our last HOA Board Meeting: Over the past two years but especially last summer, 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 motions and votes taking place by email in the period of time following the prior meeting.

Subsequent to the May HOA Board Meeting, a number of email exchanges took place, and four motions were advanced and voted upon.

1. 5/4/22 Oberlander Electric estimated damages to the front gate to cost \$4000-\$5000 to repair. Acuity Insurance would process the Oberlander Claim with the HOA paying the \$1000 deductible. Jim Carmany made a motion for the **HOA to pay the \$1000 deductible from our Operations account under the existing "Gate/Fence Maintenance" line item that has \$2000 budgeted to it in 2022.** Without further discussion or dissent, all respondents voted to proceed.
2. 5/9/22 Jim Carmany made a motion that **Cuttin' It Close for not more than \$800 finalize landscaping at the juncture of the sliding arm of the rear gate opening and the terminal four panels of the replaced South Fence.** Discussions took place about some of the options discussed previously, and assurances were made that this landscaping plan proposed by Cuttin' It Close would not become a recurring expense for its upkeep. All respondents voted to approve the **\$800 expense** and proceed with the proposed landscaping.
3. 5/20/22 After Jim presented the proposed 3-year renewal contract from Cuttin' It Close for landscaping, cleanup, grass and plant chemical spraying, and lawn care 2023-2025, Jim called for discussion. The current contract ends at the end of the 2022 season. The proposed new contract represented an 11% increase with the current contract running **\$40,698** and the proposed new one **\$45,185**. Gary Rafool submitted language about each party assuming resultant attorneys' fees if either party defaulted on the contract and were found to be in violation. After further exchanges about cost-cutting, benefits, and language, **the Board authorized Jim to proceed with negotiating a revised proposal, including Gary's recommended attorney fees language, for a three-year renewal contract for \$42,686 which omitted the current \$2500/year for special projects.**
4. 5/25/22 Jim Carmany made a motion to **hire two security guards from Pinnacle at \$25/hour for 8 hours = \$400 for the Fourth of July evening of Fireworks on the River.** All respondents approved without dissent.

Roads: The next section of Harbor Point Drive in line for resurfacing includes the stretch between where we left off around Unit 400 in 2021, going to the end of the 500 mailboxes. A recent estimate for finishing off the road in 2023 was less than \$40,000, so Jim thought we could probably move some budgeted money (around \$8000) from 2022 to 2023 to accomplish finishing up the road project in 2023. Road resurfacing work for 2022 will probably begin in August.

Front gate damage and repair: Oberlander Electric should finish repairing the front gate tomorrow. Initially they removed the existing control box and stored it so it would not be damaged during the needed repairs. The damaged concrete footings were pulled out and replaced. Jim reported that he had scouted options for video surveillance but had come up with no good cost effective solutions for our improved security. Comcast's option would cost about \$120 per month plus installation, and would pose additional difficulties by requiring ongoing personal WiFi connections and cooperation by individual homeowners in strategic locations. Denny Klein also noted that not all homeowners would be comfortable with the concept of being video recorded going through our gates. Jim added that per the contractors with whom this was discussed, if we were to set up video surveillance on the gates, we would also have to post signs that this was being done. Gary noted that if our insurance rates rise sharply, we might want to revisit the topic of video surveillance even though the frequency of gate collisions is actually pretty low.

Coordinator for Harbor Pointe Social Events: For years Vickie Carmany took the lead in organizing Harbor Pointe social events such as our annual Fourth of July Breakfasts and the Christmas potlucks, but the time came for Vickie to step back and let someone else pick up the reins. To date, no one has volunteered to assume this role. With the lack of a Coordinator, no Fourth of July Breakfast is being planned for 2022. The vacancy is only for the role of Coordinator. A large number of residents regularly volunteer to assist the Coordinator, and we do not anticipate that situation to change. It is essential that the Coordinator would be able to communicate through email.

New Business:

Street Lights: The electric bill continues to go up. Jim Carmany looked into solar replacements for community lighting. Unfortunately, each head has to be changed to adapt the existing energy source to solar power. Ameren Illinois would also have to install (and charge us for) a junction box. All street lights were previously converted over to LED bulbs, so we already have in place the most energy efficient and cost efficient provisions for street lighting available to us at this time.

HOA Website: MTCO, our website host and manager for www.harborpointehoa.com since 2013, notified Jim (retroactively) that they were getting out of the website hosting business as of June 1st, so we needed to find another provider. They recommended Facet Technologies in Peoria. Jim looked into website hosting options, and concluded that Facet Technologies seemed to be the most reasonably priced (\$29.95 per month versus others at \$34/month and \$49/month). Facet Technologies started in Peoria in 1989 and has grown into a robust technologies consulting and training organization in addition to their infrastructure support and website hosting functions. They are offering a price break for MTCO customers moving over to Facet.

Migrating our current website content and archives over to Facet Technologies could present an issue due to the down level software that MTCO was using, but Facet will try to coordinate with MTCO to make the migration as seamless as possible. Losing currently posted public documents, HOA Minutes, and the Harbor Pointe photo gallery remains a concern, but Secretary Anne Dickison maintained files of everything currently posted and is in a good position to upload them again if necessary. At the present time, harborpointehoa.com is still usable, and should remain usable after the move to Facet. Anne experienced no issues in uploading the May Minutes in June after MTCO had already pulled back from being our website host.

Motion to Adjourn:

A motion to adjourn the June 2022 HOA Board of Directors meeting was made at 6:57p by Gary Rafool, seconded by Mike Kiernan, and approved by all. The next ZOOM HOA Board meeting will take place on Monday, August 15, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary