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## Harbor Pointe HOA Board of Directors Meeting Minutes: October 15, 2018

President Jim Carmany called the meeting to order at 7:00p. Other Board Members present: Gary Rafool, Sue McGill, and Anne Dickison. Mike Childers, Mike Kiernan, and Core3 Property Manager Mark Fetzer were absent. Four additional homeowners attended this meeting.

### Approval of Prior Minutes:

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

### Property Manager's Report:

No report

### Treasurer's Report:

Sue McGill emailed the Board the September financials and a final draft of the 2019 Budget. Core3 distributed the proposed budget to all Harbor Pointe homeowners for review and comments before the Board voted to modify or approve it at tonight's meeting.

The starting figure for the Reserve Balance carried forward to 2018 was **\$155,832.78**. As per the 2018 Budget, **\$6250** per month from dues income is transferred each month from Operations to Reserves, and **\$15,000** was transferred from Operations to Reserves in January. September's Year-To-Date Reserves balance is **\$220,560**. YTD, **\$18,070** of roadwork was completed, with no additional road expenses is planned for 2018. YTD, **\$9,800** deck replacements were completed, with no more planned for this year. Roof replacements are scheduled for October with an estimated expense of **\$117,000**.

Jim Carmany reported that autumn roof replacements were delayed by weather for several weeks, but got underway today. Four sets (eight roofs) are included in the plans. Discussion took place about whether or not to cash a CD before its maturity date was reached in early 2019. Treasurer Sue McGill made a motion to pay for the 2018 roofs in 2018 by using existing funds from Reserves Cash plus moving an additional **\$20,000** from Operational Checking to Reserves Cash to serve as an interim solution for cash flow and to avoid penalty for early dissolution of the CD. Jim Carmany seconded the motion and it passed unanimously.

The Operational Budget Checking account contains **\$64,295**. This is further broken down to: 1) Prior year brought forward (retained) from 2017: **\$69,365.16**. This number remains constant all year and compares to **\$49,493.89** brought forward from 2016; 2) Pre-paid dues: **\$11,714**; 3) Net (Income Minus Expenses) Year-To-Date: **Minus \$16,784**. The Treasurer notes that the expected Year End *Net Income* is **-\$14,996** due to moving \$15,000 to Reserves in January 2018 as planned.

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**Operations YTD Actual versus YTD Budgeted:** Operations were expected to be at a net of **-\$23,769** at this point in the year, but are instead **-\$16,784**, a swing of **+\$6,985**.

The **2019 Budget** includes **\$90,000** to the Reserves including the planned move of **\$10,000** from Operations to Reserves. For 2019, budgeted *Operational Expenses* show a slight increase of less than 1% over the budgeted expenses for 2018, and an HOA Dues increase of 3%.

**Treasurer's Notes:**

Significant expense transactions this month included:

\*Budgeted expenses for normal landscaping maintenance over seven months of the fiscal year in progress.

\*Landscaping - Irrigation: **\$1838**. All major landscaping projects for 2018 have been completed.

\*Maintenance – buildings and general: **\$3048**.

\*Insurance **\$4728**. This was the second half of flood insurance, bringing the total of insurance payments made in 2018 to **\$11,277** (**\$11,300** was budgeted).

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

**2019 Budget**

No concerns or comments about the projected 2019 budget or its proposed 3% dues increase were brought to the attention of President Jim Carmany or any of the other Board members, and no objections were raised from the floor. Treasurer Sue McGill made a motion that the Board adopt the proposed 2019 budget that was distributed to all homeowners. Gary Rafool seconded the motion, and it passed unanimously.

**Parliamentarian's Report:**

Gary Rafool noted that again this month an unknown person or persons are leaving the front entrance gate opened for personal reasons. This is unacceptable. The front gate is not to be opened privately without prior e-mail consent from the Board.

**Landscaping Report:**

Until a new Director for Landscaping is appointed, Jim Carmany and Sue McGill will serve as the Landscaping Liaisons. Jim will concentrate on grass issues, and Sue will focus on plant and tree concerns.

**Major landscaping projects:** Sue McGill reported that all landscaping projects for the year are completed or nearing completion.

**King Tree Service** was scheduled to nourish the maples and treat our pines for Pine Scale, but have not done this yet. Sue McGill will be in contact with them to confirm the timing of their plans.

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**Cuttin' It Close** had to alter its mowing and end of season work schedule due to all the rainfall. Several workday goals (like trimming the day lilies this summer) were omitted this year, and others (rose trimming, bush pruning, etc.) were less spontaneous or consistent than hoped. At least one more autumn work session before landscaping activities are suspended for the winter will take place once more leaves drop. Discussion took place about which landscaping services might need more attention in the future, and how these services might be provided to supplement the current contract expectations with Cuttin' It Close.

Discussion also took place concerning **minor landscaping issues**. Fescue is still present by the front gate, but it seems less than previously, and will be reassessed in the spring. Landscaping cloth can be seen peeking up through rock gardens, so more rock may be needed to improve the aesthetics. Kathy Kiernan volunteered to help watch out for and tend to the community's rose bushes next year. Thank you, Kathy!

#### **Building Report:**

Jim Carmany noted that parking around the 300s could be difficult with all the big trucks working in the area. Alternative parking strategies were discussed. Core3 will send out notices if parking or garbage pick-up practices will need alteration during this time period.

#### **Community Relations:**

Core3 sent out notices about the City's plan to do a water diversion project this fall up by Route 116. Harbor Pointe's water supply will be briefly interrupted during the course of the project. To date, Harbor Pointe has not been alerted to the exact dates.

#### **Old Business:**

**Thank you to Tom and Emily Zaia** for hosting the **Wine and Cheese party**. Their garage worked out very well to substitute for the greater outdoors during potentially unpleasant weather.

Myra Nehmelman in Unit #518 distributed flyer invitations to her **Halloween Open House** to be held Sunday, October 28, starting at 4:00p. Guests are encouraged to bring their own beverages, lawn chairs, and a covered dish to share. Chicken and fish will be provided. The dinner bell rings at 4:30p. RSVPs can be made to Myra's personal email address or her phone number listed on her flyer.

Harbor Pointe's annual **Holiday Party** will take place on Sunday, December 2, at the Marina again this year. Vickie Carmany and Pam Johnson will put together an invitational flyer for distribution by Core3.

#### **New Business:**

No items.

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

A motion to adjourn the October meeting was made at 7:36p by Gary Rafool, seconded by Sue McGill, and approved by all. No meeting will take place in November unless something comes up that needs attention. The next scheduled Board meeting will take place at Jonah's on Monday, April 15, at 7:00p.

Respectfully submitted,  
Anne Dickison, Secretary

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