



## Harbor Pointe HOA Board of Directors Meeting Minutes: May 15, 2017

President Jim Carmany called the meeting to order at 7:00p. Other Board Members present: Sue McGill, Gary Rafool, Mike Childers, Nick Johnson, and Anne Dickison. Core3 Property Manager Mark Fetzer did not attend. Five additional homeowners were present for this meeting.

### Approval of Prior Minutes:

President Carmany asked for corrections to the April Minutes, but none were offered. Gary Rafool made a motion to accept the Minutes as written, Mike Childers seconded it, and the Minutes were approved unanimously.

### Property Manager's Report:

Jim Carmany gave a brief update.

- \* A Change Order submitted by #100 was approved as written. Original Change Orders are archived by Core3.
- \*Core3 sent out dryer vent cleaning reminders that listed the names of three vent-cleaning businesses. Anyone with experience with other vent cleaning services is encouraged to communicate with Core3.
- \*The door of the HOA garage does not open. The emergency release key was not immediately available but will be replaced if not located soon.
- \*An owner wanted his deck floorboards done early. Nick has been in touch with him to discuss the options.
- \*An owner is way behind on his HOA dues payments. Jim Carmany and Gary Rafool will address the next course of action.

### Treasurer's Report:

Treasurer Sue McGill e-mailed the April financials prior to tonight's meeting. The starting figure for the 2017 Reserve Balance carried forward was **\$290,545.15**. So far this year, **\$33,986.63** has been added to the Reserves, for a total of **\$324,531.78**. The Reserves income/expense figure reflects an income of **\$5833** per month plus interest, minus allocated Long Term Capital Expenses, which so far this year are zero. Sue recently transferred money into the Reserve's money market account to anticipate expenses for this spring's roof replacements and the road project planned to follow as soon as the initial roofs are done.

The Operational Budget Checking account contains **\$68,399.62**. This is further broken down to: 1) Prior years brought forward (retained): **\$49,493.89** (this number remains constant all year); 2) Pre-paid dues: **\$7,996.60**; 3) Net (Income Minus Expenses) Year-To-Date: **\$10,909.13**.

**Treasurer's Notes:**

The budget plan is projected to end the year with a *negative* \$7570 due to the planned transfer of an extra \$10,000 from *Operations* to *Reserves*. Thus, YTD Net Income per budget should be a *negative* \$4422, but it is a *positive* \$10,909. The primary reasons for this current Expense Variance are snow removal (\$4940), building maintenance (\$3435), and parking lot maintenance (\$3000).

Anne Dickison moved to accept the April Treasurer's Report, Mike Childers seconded it, and it passed unanimously.

**Landscaping Report:**

Cuttin' It Close started working on the grounds last month. As our new single-provider company, Cuttin' It Close was contracted to combine the services performed by our previous providers so that only one company was responsible for the various aspects of overall grounds maintenance. This past week they have been mulching around the trees. Appreciation was expressed about the value of this effort, and its overall contribution to curb appeal.

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.

King Tree Specialists from Tremont, IL will be working with our large trees. Brian King is an ISA (International Society of Arboriculture) Certified arborist with additional certification as a tree care safety professional. They are to trim the big trees as needed, administer treatments for disease or nutritional deficiencies, and deal with problem roots. Their first visit has not yet taken place.

Mike Childers and Nick Johnson met with Jim Bill of Cuttin' It Close to talk about the most optimal timing for turning on the irrigation system. Soil in some areas is still pretty damp from all the rain we had last month.

**Building Report:**

Mike Childers reported that the noisy irrigation pump was rebuilt over the winter and had been performing very quietly and well until it went underwater last week with the high water. It is now being rebuilt again. A sprinkler head was dug up to find the source of ground water seepage, but no leaks were found to date. With high water, soggy grounds, and components of the irrigation system under repair, the timetable for resumption of watering has a certain amount of leeway.

Nick relayed that the door design proposed for #502 is acceptable. As soon as the Change Order is submitted to Core3 and put on file, work can proceed.

**Community Relations:**

Nick Johnson had nothing new to report.

**Parliamentarian's Report:**

Gary Rafool reviewed procedures to follow once the Committee's proposed Rules Changes were accepted and approved by the Board. On May 1st, Core3 circulated to each homeowner a detailing of the proposed changes placed in context with wording from the Rules of 2006 and any relevant passages from our Declarations of Restrictions. Tonight's May Board Meeting was intended to serve as an opportunity for homeowners to discuss the proposed Rule Changes and ask questions. A special Members Meeting timed to immediately precede June's Board Meeting will provide further opportunity to raise objections or ask for clarifications about the proposed Rules. The Board will then vote to repeal the Rules of 2006 and replace them with the proposed Rules of 2017. Once the proposed Rules are voted in, homeowners have 60 days to voice objections. To override any specific Rule once the Board approves it, 75% of homeowners must agree to the override within a 60-day window of time. If no objections were raised, and no alterations voted in by a requisite 75% of owners, the Rules of 2017 would go into effect after completion of the required 60-day waiting period.

Gary also recommended wording for a "preamble" to the Rules of 2017, and he encouraged the Board to officially record the Rules of 2017 in addition to posting them to our website and providing copies to Realtors for reference.

**Old Business:**

**Road:** The piloting road-upgrade project (resurfacing the access road along the Building 400 driveways) will not begin until after all roof replacements planned for this spring are completed. Once roadwork dates are established, Core3 will send out notices to all owners with instructions on where to park, and how to get in and out of affected units during this period. No vehicles will be allowed on this stretch of road in front of the 400 building or in the work areas until after City Coal confirms that their work is done and the surfaces are approved to bear traffic.

**Decks:** Nick reported that #404 was selected to be the pilot deck, and that work was completed in just one day. The total price included a \$50 charge for hauling away the old lumber. Based on costs of materials for this 10' x 12' deck, Nick calculated a square footage charge and applied it to the remaining decks with differing footprints. Sue observed that this figure was not far off from what was already budgeted: about \$13,000 per year over four years. Alternative options for lumber removal were discussed. The spreadsheet of deck conditions Nick created and maintains can be used to prioritize deck replacements using composite materials. Prices and timing were discussed.

Sue McGill made a motion to allocate \$14,000 for deck replacements in 2017. Gary Rafool seconded the motion, and it passed unanimously.

**Mailboxes:** After circulating images and specifications for different mailbox styles, Nick brought in three sample models for demonstration. Many of our mailboxes have broken flags, and door hinges are beginning to rust out on some others. How mailbox models could be secured to existing posts and footprints was addressed. Mailboxes secured to wooden bases can be replaced, but the metal newspaper tubes cannot because they are welded into place. Discussion took place about metal versus plastic, desired sizes, built-in design protections against water penetration, ease and cost of application of unit numbers, flag replacement possibilities, and availability of matching mailboxes if needed for individual replacements in the future. Nick will scout options for a group purchase of matching boxes to replace them all over time.



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## Property Management - Construction Services - Maintenance & Landscaping

**Proposed HOA Rule Changes:** President Jim Carmany opened the topic with the clarification that tonight's discussion was intended to provide an opportunity for homeowners to ask questions, raise objections, or solicit background about the annotated document of the Rules Committee's Proposed Rule Changes that was circulated to all Association homeowners two weeks ago. The homeowners present raised no questions or objections, and no Board Members received feedback on any specific issues in the interval following the document's distribution. Sue McGill noted that the new insurance requirement had not been discussed in Committee, but had been added later, and she raised the question about whether or not it was really necessary to raise the requirement for personal coverage to that degree when the HOA was only responsible for restoring the unit's shell and not the contents within. Mike Childers agreed, and cited that in his own case of carefully considered insurance election, he would find himself not in compliance with the HOA's newly proposed \$150 per square foot requirement. Discussion centered around an appropriate amount to insure replacement of damages to HOA responsibilities, history of how insurance arrangements adopted previously had come about and then led to administrative complexity, and potential problems from having multiple insurance companies respond to the same disaster on different timetables and with different contractors. After further discussion about enforcement, fines, and documentation, Jim proposed a reduction in the amount specified in the HOA's proposed Rule to \$135 per square foot. Further adjustments could be made in future years by updating the insurance Rule. Mike asked for more information about what was included in the insurance the HOA was providing for the condos, and for the per square foot expense the HOA was assuming for providing this coverage. Jim indicated that he would look into this and would try to schedule our HOA's insurance agent to attend a future meeting.

With no further points of discussion brought up concerning the proposed Rule Changes, President Jim Carmany instructed Rules Committee Chair Sue McGill to prepare a final document eliminating annotations and highlighted changes, and to change the proposed homeowners insurance requirement from \$150 per square foot to \$135 per square foot. This will be the document the Board considers in June following a Special Meeting of Members. In a note accompanying this distribution, homeowners will be referred to the previously circulated annotated document to appreciate the changes and to better understand background contexts and relevant Declarations and Restrictions the Rules Committee took into consideration.

### **New Business:**

Jim Carmany noted that unless the Board had objections, the HOA would again hire two Security Guards for the Fourth of July celebration.

### **Motion to Adjourn:**

A motion to adjourn the April meeting was made at 9:16p by Sue McGill, seconded by Jim Carmany, and approved by all. A Special Members Meeting to consider the proposed Rule Changes is scheduled to take place at Jonah's at 7:00p on Monday, June 19. This Special Meeting of Members will be followed immediately by the regular HOA Board Meeting.

Respectfully submitted,  
Anne Dickison, Secretary