



Harbor Pointe HOA Board of Directors Meeting

Minutes: August 18, 2025

HOA Board Meetings are being held by ZOOM. President Jim Carmany called the May HOA Board Meeting to order at 6:03p. Other Board Members present: Mike Kiernan, Greg Smith, Denny Klein, and Gary Rafool. Anne Dickison was absent due to travel plans. Core3 Property Manager Mike Mayers and three additional homeowners also participated.

Approval of Prior Minutes:

President Carmany asked for corrections to the May 19, 2025 HOA Board Meeting Minutes, but none were offered. Mike Kiernan made a motion to accept the Minutes as written, Greg Smith seconded, and the May Minutes were approved unanimously.

Property Manager's Report:

Prior to tonight's meeting, Mike Mayer emailed his Core3 Property Report to the Board.

- Core3 is working with three owners who for some reason or the other are no longer receiving emails from Core3. Mike Mayer is working on this with those owners.

Treasurer's Report:

Treasurer Greg Smith has been diligent in emailing the HOA's monthly Financials and a short summary of each month's highlights. The monthly distribution of information has been particularly helpful in keeping track of expenses not line-item listed or debited in the same month they occurred.

Long Term Reserves

*The monthly transfer of dues income from *Operations* to *Reserves* increased in 2025 from **\$7478** to **\$7607**.

*Initial 2025 Reserves Balance as of December 31, 2024 was **\$223,503.82** (as compared to **\$140,983.04** at the beginning of 2024).

*YTD July 30, 2025, the Reserves balance was **\$288,074.90**. Of this amount, **\$223,006.31** is currently held in a series of short-term CDs each yielding higher interest rates than what the same amounts were earning in our Money Market account.

As of July 2025 YTD, the *Operations* checking account has **\$84,692.70** in it.





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

- 1) Prior years brought forward (retained) from 2024: **\$54,719.87**. This “*Prior Retained Earnings*” number remains constant all year.
- 2) Pre-payment of dues
- 3) Net (Income Minus Expenses) [*Calculated Retained Earnings for 2025*]

Treasurer's Notes:

- To date, Operating account expenses are over budget by **\$1,601.00**.
- Landscaping & Grounds (**\$4,713.16**) (over budget)
- Landscaping & Irrigation (**\$1,889.69**) (over budget)
- Snow removal YTD **\$3,887.50**
- Insurance YTD (**\$3,697.00**) (over budget)
- Gate/fence maintenance **\$408.79**
- Maintenance YTD **\$4,582.00**

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

Parliamentarian Report:

Nothing to report this month.

Landscaping Report:

Mike Kiernan reported that the landscaping project behind the Building 1xx Duplexes was completed. A dead pine tree in the dog walk area was also removed.

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Building Report:

Jim reported that one Change Order for the replacement of a flat roof over the unit 202 enclosed patio was approved, and the work was underway.





Jim reported that our long-term HOA contractor, Richard Cole, has retired. The HOA is now using Baldwin Construction out of Peoria for much of our exterior work. If homeowners are interested with contracting with Baldwin Construction for interior remodeling projects, they can be reached at 309-437-0201 if you would like to have them as one of the bidders on an interior remodeling project.

Community Relations:

Jim reported that he recently met with the manager of the Stoney Creek Hotel due to complaints that residents from the hotel and Cottages were throwing chicken bones and uneaten pizza over the fence onto the Harbor Pointe property. They also discussed unattended and unleashed dogs getting through the Harbor Pointe wrought iron fence from residents in their Cottages. The Stoney Creek staff did immediately address these issues with their hotel guests.

Old Business:

Summary of e-mail motions and votes since our last HOA Board Meeting: The Board officially approved (was previously approved via email) Jim's motion to spend \$925.00 to have Cuttin-it-Close aerate all of the riverside grass during the mid-late September 2025 timeframe. This was done at this HOA meeting in order to include it in the Minutes of this meeting.

Dryer Vent Cleaning: The HOA project to coordinate/provide vent-cleaning services every 3-years will continue this October for Buildings 3xx and 4xx. More details will be sent out as the date gets closer.

Roads:

Asphalt sealing of the road is approximately 2/3 completed. It will continue for the next 10-14 days until completed.

New Business:

Treasurer Greg Smith will prepare a draft of the 2026 budget over the next couple of weeks and send it out to the Board Members for review and input.

Motion to Adjourn:

A motion to adjourn the August 2025 HOA Board of Directors meeting was made at 6:26p by Greg Smith, seconded by everyone, and approved by all. The next ZOOM HOA Board meeting will take place on Monday, September 15, at **6:00p**. Core3 will send out the link.

Respectfully submitted,
Anne Dickison, Secretary

