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Harbor Pointe HOA Board of Directors Meeting

Minutes: August 19, 2019

President Jim Carmany called the meeting to order at 7:01p. Other Board Members present: Gary Rafool, Anne Dickison, Sue McGill, Mike Kiernan, and Isaac Imig. Mike Childers and Core3 Property Manager Mark Fetzer were absent. Five additional homeowners attended the meeting.

Approval of Prior Minutes:

President Carmany asked for corrections to the June 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:

No report from Core3.

Jim Carmany reported that the quarterly insurance audit was up to date and in order. All HOA dues were also up to date with the exception of one unit. That situation will be discussed in the Parliamentarian's report.

Jim Carmany noted that this last month alone, four water heaters leaked in just two days. Core3 sent out a memo to owners cautioning that many of our older water heaters and air conditioners are nearing the end of their life expectancies. Water damages can be extensive and expensive, especially if occupants were absent when the leak appeared. If a unit's water heater was not previously replaced, or if the current occupant does not know the history of replacement, taking precautionary actions could be prudent.

Treasurer's Report:

Treasurer Sue McGill e-mailed the July financials prior to this meeting. The reports are 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. July's Year-To-Date Reserves balance was **\$124,007**, compared to **\$187,753** at this same point in 2018. In July, Reserves paid **\$11,201** for Deck Replacements, finishing that job. Additional Roof and Road expenses will occur in August and September. For 2019, all roof, road, and deck projects are timed to fit the available Reserve funds.

The Operational Checking Account contains **\$71,392** 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: **\$19,791**; 3) Net (Income minus Expenses) Year-To-Date: **\$4387**. Routine landscaping charges are in progress and will be paid monthly as contracted over seven months of the year. Core3 corrected budgeted *Grounds* expenses inadvertently tallied to *Landscaping*, so the monthly and YTD figures are in keeping with what was planned. In July, Maintenance had three *Operational Expenses* totaling **\$3555.25**, including **\$1440** for Siding and **\$2004** to Cole Construction. Jim Carmany negotiated revised telephone charges that should result in additional savings to the HOA of **\$900/year**. Legal fees came to **\$580**, and YTD now add up to **\$1652**.

The YTD Net for July was Budgeted at **minus \$16,599**, but Actual is **\$4387**, which is **\$20,986** better than Planned. This will change as large *Landscaping and Grounds* projects plus *Irrigation* expenses start to come in from late summer and this fall.

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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 mostly in line with the budget. Year-End figures will be over budget for *Irrigation*. The Year-End total for all expenses should come in close to budget. Normally we have an excess of funds in Operations to carry over to the next year, but this year excess may not happen.

*Financials are stable. Reserves will be challenged in 2019-2020, as expected.

Parliamentarian's Report:

Gary Rafool reviewed the situation involving the unit owner in significant arrears for paying HOA dues. The matter was turned over to legal counsel, but the HOA is low in the pecking order of recovering defaulted payments. The earliest any court dates could possibly take place would be in October. Discussion took place about liens, evidence of occupancy, functional utilities, other aspects of failure to pay or maintain property, and the advisability of having the property management company keep a spare set of keys in the event of emergencies or to check the status of the property.

Landscaping Report:

Sue McGill reported that more than 100 plants and eight new trees have been planted. Two landscaping projects were just finished: the south end of the 200 Building, and revisions to the patio areas of units 606-608 to provide these units more privacy, and to improve their riverside curb appeal. In addition, the trunk of the previously cut back arbor vitae on the north side of the 200 Building was removed, and more river rock was added to this area.

Mike Kiernan agreed to accept the Board position of Director of Landscaping starting immediately, and with the help of Kathy Kiernan, will relieve Sue McGill of the landscaping liaison role. Jim will continue as the liaison for lawn care. Jim and Sue, along with the Kiernans and other volunteers, devoted countless hours to tending our grounds, and are leaving a wonderful legacy through their investments of careful thought and attentive surveillance. The Board expresses great appreciation to all, and looks forward to Harbor Pointe's continued prioritization and protection of our beautiful grounds.

Building Report:

No report from Mike Childers.

Jim Carmany updated us that the roofs of 304/306 were completed this spring, and that replacement of 604/606 and two unit roofs in the condo building were scheduled for this fall.

Isaac Imig has agreed to phase into the Board position as our Director of Buildings. He will continue to have the support of Mike Childers, Mike Kiernan, and Jim Carmany as the year winds down and roles change.

Community Relations:

No report.

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Old Business:

***Asphalt overlay:** Work on the 200-frontage road was completed this morning, but the road will be blocked for another several weeks to heavy traffic. Garbage and recycling cans can be placed for pickup along the parking area of the main road until the 200s Building's new asphalt has hardened and the restrictive markers are removed. In several days, cars alone will be allowed to drive slowly on the new road, but we are cautioned against turning the wheels in place as this could leave ruts. Yesterday Jim Carmany and Isaac Imig reinforced the plywood covering over the grass isthmus connecting the 100s garages to the main road. Last week's heavy rains and sluggish sewer drainage to the temporary crossover area created some lawn damage that will be addressed once paved road access to the 100s is restored. Sealings of the 100x blacktop and the front gate entrance have taken place. The availability of asphalt later this fall is an unknown because so much regional roadwork is underway right now. If asphalt is available, work on the 300-frontage road will take place after the last of the designated Building 3xx roofs is replaced. Core3 will send out parking instructions once times are better known.

***July 4th Breakfast:** Special thanks to Kathy Kiernan, Joan Utley, Nancy Kypta, and Vickie Carmany for organizing and decorating for Harbor Pointe's annual breakfast. The weather was beautiful, no Mayflies hatched out, and all who attended enjoyed the event.

New Business:

***Driveway issues:** Deteriorating driveways were discussed at the last HOA meeting. Jim Carmany reported surveillance that of Harbor Pointe's 58 driveways, 17 of them have cracks or shedding concrete. Addressing options for driveway restoration or improvements will be considered in deciding the budget for 2020.

***Irrigation:** Over the last three years there have been more and more leaks necessitating repairs. Many T-joints are starting to fail. A lot of labor goes into digging up the problem areas and conducting repairs or part replacements. This year, Commercial Irrigation's labor (used when volunteer labor was unsuccessful) cost around \$7300. Commercial Irrigation offers a yearly maintenance program. They will come out X number of times per year with a size-dependent charge per visit to check sprinkler heads, pump function, pressure maintenance, etc., and then provide a report and a list of repairs to be done. Billing for repairs is separate. Regardless of our signing up for the routine reporting program, the line item for *Irrigation* in the Budget 2020 will have to be increased. Jim Carmany made a motion that we sign up with Commercial Irrigation for one month of monitoring and reporting in 2019, and two months in 2020. Gary Rafool seconded the motion, and all approved.

When the irrigation zones were first installed, no fence existed between Stoney Creek Inn and Harbor Pointe. The fence was later put up for aesthetics, but not along the actual property lines. Stoney Creek does not water as much as we do, and as a consequence, the grass and plants in the dog walk area are not as green. There are no sprinkler heads by the Cottages. Commercial Irrigation was approached about this issue, and has been asked to provide us with a quote for establishing a new Harbor Pointe irrigation zone and the necessary sprinkler heads to nourish grounds on the Harbor Pointe side of the fence.

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***Storm Sewers:** Storm sewers are privately maintained. Over the last month with heavy rains, the storm sewers of #400, #402, #300, and #302 failed to drain downspout runoff. Jim Carmany and Mike Kiernan dug up the sewers and discovered them to be entirely clogged by roots. All pipes had to be replaced. At this time it is unknown how widespread the sewer pipe root invasion problem is. Ablemaker Hunter Sewer & Storm Company (a roto-rooter company) can go down through the downspout with a fiber optic snake to evaluate the presence and degree of occlusion by roots or other materials. They won't fix the problems they find, just look. The cost for looking would run about \$750 per building. Evaluating the rest of the 300s and 400s would be top priority, but other sewer drains may have the same or similar issues. Sue McGill made a motion that the HOA proceed with AB Hunter to scope our downspouts to determine the extent of our current drainage problems. The testing is not to exceed \$3000, and will provide a report to the HOA. Mike Kiernan seconded the motion, and all approved.

***Cuttin' It Close contract:** We have used Cuttin' It Close for three years now, and have been pleased with the services they provide. Their contract is up for renewal. Terms of the new contract have been under discussion. Among the topics considered is the expansion of Harbor Pointe's involvement in the maintenance of some of the Marina's territory to the back of the pool or by its fence. To improve the riverside view of Harbor Pointe, Jim Carmany and Sue McGill probed the idea of the HOA taking over some of landscaping tasks to supplement what the Marina is already doing. Harbor Pointe proposed maintaining the rock bed landscaping while the Marina continued responsibility for all mowing. Assuming rock bed landscaping, weeding, and other new maintenance items to the COLA projections for renewing the current services would increase our proposed total landscaping budget by about 8%. Jim Carmany made a motion to accept the proposed "All Inclusive Full Ground Maintenance" contract with Cuttin' It Close for an expanded 3-year term starting in 2020. Gary Rafool seconded the motion, and all approved.

***Budget for 2020:** Draft Proposals for 2020 will be crafted by Sue McGill and Jim Carmany and will be distributed to the Board prior to the next board meeting. A proposal for another 3% increase in HOA dues in 2020 is expected.

Motion to Adjourn:

A motion to adjourn the August meeting was made at 8:30p by Gary Rafool, seconded by Sue McGill, and approved by all. After discussion of times and availability, the next scheduled Board meeting was determined to take place at Jonah's on Monday, September 23, at 7:00p.

Respectfully submitted,
Anne Dickison, Secretary

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