

Harbor/Marina Board Organizational Readiness – 1/19/2023

Board Attendees	Nancy Turner, Rosie Craggs, Diane Hansen. Mike Britt, Linda Stebbins Absent – Debbie Longshore																																		
Agenda																																			
2023 Board Election	<p>A quorum of the board approved de-certification of the election results for Todd Schell. He did not meet the qualifications as defined in the Master Deed 11. Bylaws (b). This caused his nomination to be null and void.</p> <p>This leaves a vacancy on the board. The board will fill the vacancy using the process defined in the Master Deed 11. Bylaws (c).</p> <p>Our current board:</p> <table border="1"> <thead> <tr> <th>Board member</th> <th>Board position</th> <th>Cell phone</th> <th>Email address</th> </tr> </thead> <tbody> <tr> <td>Nancy Turner</td> <td>President</td> <td>314-623-5402</td> <td>npturner2021@gmail.com</td> </tr> <tr> <td>Rosie Craggs</td> <td>Vice President</td> <td>502-648-6156</td> <td>Remaxrosie1@gmail.com</td> </tr> <tr> <td>Diane Hansen</td> <td>Treasurer</td> <td>630-215-7292</td> <td>dlhansn1016@gmail.com</td> </tr> <tr> <td>Debbie Longshore</td> <td>Secretary</td> <td>502-291-7141</td> <td>debralongshore@gmail.com</td> </tr> <tr> <td>Mike Britt</td> <td>Board Member</td> <td>502-931-2446</td> <td>mike@teambritt</td> </tr> <tr> <td>Linda Stebbins</td> <td>Board Member</td> <td>502-287-8102</td> <td>linda.stebbins@icloud.com</td> </tr> <tr> <td>Open Position</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Board member	Board position	Cell phone	Email address	Nancy Turner	President	314-623-5402	npturner2021@gmail.com	Rosie Craggs	Vice President	502-648-6156	Remaxrosie1@gmail.com	Diane Hansen	Treasurer	630-215-7292	dlhansn1016@gmail.com	Debbie Longshore	Secretary	502-291-7141	debralongshore@gmail.com	Mike Britt	Board Member	502-931-2446	mike@teambritt	Linda Stebbins	Board Member	502-287-8102	linda.stebbins@icloud.com	Open Position			
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Code of Conduct	The 2023 Code of Conduct was reviewed and signed by Nancy Turner, Diane Hansen, Mike Britt, Rosie Craggs, Linda Stebbins, Rolf Klein. This will be posted on the Minutes Website. Debbie Longshore signature has not been received.																																		
Meetings & Process	<p>Our 2023 Community Meetings will be held:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Date</th> <th>Time</th> <th>Type</th> </tr> </thead> <tbody> <tr> <td>March</td> <td>23</td> <td>7:00</td> <td>Community Meeting</td> </tr> <tr> <td>May</td> <td>18</td> <td>7:00</td> <td>Community Meeting</td> </tr> <tr> <td>July</td> <td>20</td> <td>7:00</td> <td>Community Meeting</td> </tr> <tr> <td>September</td> <td>21</td> <td>7:00</td> <td>Community Meeting</td> </tr> <tr> <td>December</td> <td>7</td> <td>7:00</td> <td>Community Meeting & 2024 Budget Approval</td> </tr> </tbody> </table> <p>A quorum of the board approved the process for all Community Meeting minutes to be posted within 10 days after a Community Meeting. The final set of minutes will contain the signature of the publisher of the minutes and President or Vice President.</p>			Month	Date	Time	Type	March	23	7:00	Community Meeting	May	18	7:00	Community Meeting	July	20	7:00	Community Meeting	September	21	7:00	Community Meeting	December	7	7:00	Community Meeting & 2024 Budget Approval								
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Assign Roles/Resp	See attached list.																																		
Mulloy Process Agreement	The board and Mulloy have agreed on the 2023 Mulloy continuing process of engagement with the following adjustment for non-Safety/Hazard and Leak issues: after 48 business hours, Mulloy will notify the owner of the issue of the assigned board member for engagement and they are working on the issue. All work will continue to be tracked on the Work Order list maintained by Mulloy.																																		

First Quarter Initiatives	1 – Clubhouse work – Mike Britt - new microwave and ice machine. Beginning work on new furniture and blinds. 2 – Landscape around lower lake planning – Linda Stebbins/Diane Hansen 3 – Sidewalk on Forest Lake Dr – Rosie Craggs 4 – Master Deed update plan – Rosie Craggs and Nancy Turner 5 – Sticker process review and update. Forest Lake Drive cars towed – Mike Britt 6 – Storage Lot transition – Diane Hansen 7 – Evaluation and Prioritization the remaining 6 roofing needs – Nancy Turner 8 – Update the website with new board members. Newsletter – Debbie Longshore
	All minutes are housed on the Harbor Website – Minutes Harbor at Harrods Creek Condos (theharboratharrods creek.com)

Secretary Signature and Date: not present

President Signature and Date: Nancy Turner 1/26/2023

2023 Board Roles and Responsibilities

Responsible Area	Lead	Backup	Budget Area
Clubhouse	Mike Britt	Diane Hansen	MAINTENANCE - CLUBHOUSE
Drainage & Soil Erosion	Mike Britt	Nancy Turner	DRAINAGE REPAIRS
Financials	Diane Hansen	Nancy Turner	TAXES & LICENSES PROFESSIONS FEES
Insurance - Property, Flood, D&O	Rosie Craggs	Diane Hansen	INSURANCE - PROPERTY INSURANCE - FLOOD
Lakes	Rosie Craggs	Linda Stebbins	LAKES
Legal	Rosie Craggs	Nancy Turner	PROFESSIONAL FEES
Lawn Care Ground Maintenance Mailboxes	Linda Stebbins	Diane Hansen	LANDSCAPE - CONTRACT LANDSCAPE - NON CONTRACT LANDSCAPE - MAILBOXES
Marina	Rolf Klein	Diane Hansen	MARINA
Secretary - Minutes, Website, Architectural Requests.	Debbie Longshore	Nancy Turner	
Neighborhood Watch, Tickets, Stickers	Mike Britt	Nancy Turner	
Newsletter	Debbie Longshore	Debbie Longshore	OFFICE EXPENSE
Plumbing & Leaks	Mike Britt	Rosie Craggs	MAINTENANCE - PLUMBING/LEAKS
Pool	Damon Adkins	Debbie Longshore	POOL - OPER. & MAIN.
Roads, Parking, Sidewalks	Rosie Craggs	Nancy Turner	MAIN. - SIDEWALKS/PARKING/ROAD
Roofing	Nancy Turner	Diane Hansen	MAINTENANCE - BUILDINGS
Siding	Nancy Turner	Diane Hansen	MAINTENANCE - ROOF & GUTTERS
Signage	Linda Stebbins	Diane Hansen	MAINTENANCE - SIGNAGE
Snow & Storm Debris Removal	Diane Hansen	Linda Stebbins	SNOW REMOVAL
Social Liaison - Social Committee, Sharing and Caring	Nate Marcum	Diane Hansen	SOCIAL MAINTENANCE - SUPPLIES
Storage Lot	Diane Hansen	Linda Stebbins	
Tennis Court	Debbie Longshore	Mike Britt	
Welcoming	Margie Frye	Diane Hansen	SOCIAL MAINTENANCE - SUPPLIES

Harbor/Marina Community Meeting Minutes – 3/23/2023

Board Attendees		Present – Nancy Turner, Rosie Craggs, Linda Stebbins, Mike Britt Absent – Diane Hansen Open positions - 2
Board Reports		
Nancy Turner	Meeting Chair	The meeting was called to order at 7:04 pm. The 1/19/2023 minutes were approved. Debbie Longshore resigned her position on the Board in February 2023. As a result, we now have two open positions on the board. If someone would like to join us on the board, please request a Call to Candidates form from Renee. To be eligible, you must be a unit owner with your name on the deed. Once the Call to Candidates form is received, it is submitted to the Board for engagement and review. The Master Deed states interim board positions require unanimous consent of the board.
	Roofing	<ul style="list-style-type: none"> • There are 6 remaining roofs plus the roofs of the guard shack, storage shed, stand alone garage on Forest Lake Dr. • The most urgent roofs are 4 on Harrods Cove. • The board will meet to seek budgeting options and report back to the community.
	Siding	<ul style="list-style-type: none"> • Nancy is to meet with Mengel Exterior regarding the next set of priorities. • We are also looking to have other buildings painted and patched. This priority and work has not yet been established for 2023.
	Secretary	Nancy Turner has taken on the role of Secretary.
Diane Hansen	Financials	See the attached summary below.
	Storage Lot	Diane has assumed the management of the Storage Lot. Within the next month, she will be getting invoices and information to the Storage Lot users.
Rosie Craggs	Roads/Parking/Sidewalks	Road resurfacing initial estimates were around \$800,000. The board will include this in our long term planning.
	Lakes	We have received our initial invoice for Aquatic Controls 2023 work.
Mike Britt	Drainage & Soil Erosion	<ul style="list-style-type: none"> • We have addressed several drainage issues since January. • Ongoing issues are the erosion occurring behind the tennis courts, water in John Coys garage, and standing water behind buildings on Forest Lake Dr.
	Plumbing & Leaks	These are addressed as they are reported.
	Clubhouse	<ul style="list-style-type: none"> • A new microwave has been installed. • A new ice maker is being installed. • 2023 additional work includes new window blinds.
	Car Stickers	Every car in the Harbor should have a Harbor sticker. We implemented this policy several years ago per a

		recommendation from LMPD. Ultimately, non-stickered and/or abandoned cars will be towed.
Linda Stebbins	Mailboxes	Paint will be obtained to finish the new post on Harrods Cove.
	Landscape, Snow Removal,	<ul style="list-style-type: none"> • Tree & landscape trimming have been completed. • Linda will check on the question of trimming behind the buildings on Harrods Cove facing the Creek. • The lower lake has had landscaping cleaned out and cleaned up. Residents should not plant anything in this area. • The flash freeze that occurred in December was a 100 year phenomenon. As a result, many Laurels in our community seem to have died. Renee reported this is the case in many other communities. An arborist recommended we wait until June to see if the Laurels will come back. After that time, we can decide how to proceed. • Many downed large trees were removed after the big wind storm in March. There are several more to be removed.
Renee Kuhlman	Property Mgmt. Update	<p>26 Work Orders since January.</p> <ul style="list-style-type: none"> • 11 were about roofs. • 3 drainage • 3 gutters and downspouts • 3 pest control • 2 electrical • 2 plumbing • 2 misc <p>Any open work orders are actively being worked.</p>
Resident Committee Reports		
Rolf Klein	Marina	<ul style="list-style-type: none"> • All boat slips have been rented. We have collected about 95% of the slip money. • An electrical unit was damaged as part of the storm. Rolf has fixed it. • Dock boards continue to be replaced.
Nancy Turner	Pool	<ul style="list-style-type: none"> • Pool currently is scheduled to open on Memorial Day. • We will be looking to have the gazebo area power washed and painted prior to opening. • We will look into the addition of a motion sensor light on the far side of the pool as well as the one currently on the clubhouse
Margie Frye	Welcoming	No new residents since January.
Nate Marcum	Sharing/Caring	<ul style="list-style-type: none"> • Kenny Moser passed away in December, Patty Darling and David Pfalzgraf, both longtime residents passed away. • Due to surgeries, falls, illnesses, Mike Easton broke his shoulder, Dot Hood broke her ankle, Paige Hessel had knee replacement. • 30 year resident, Paula Rolfes has moved to Atlanta.

		<ul style="list-style-type: none"> • Ellen James lost her beloved dog Murray. Jeremy Rice lost his sweet MJ. Chris and Ramona Rich lost their much loved 21 year old Foster. • The Harbor has a Book Club that meets every 4th Tuesday of the month at 6:30 at the Clubhouse. If anyone wants info they can call Allyson Cooper.
Other		
Community Expression		<ul style="list-style-type: none"> • Nate Marcum asked to have Security Cameras installed in the Harbor. The Board will bring this up for discussion during our Workshop meetings. • Van Smith asked the Board to consider having the area behind the Storage Lot be used for a community Garden. • Patty Scott asked why her kitchen pinhole leak was not fixed. Response from the Harbor Attorney: <i>Based on the provisions in the Master Deed from Section 1 Article 3 Unit definition, Article 4 Common Elements definition, Article 5 Limited Common Elements as well as the First Amendment to Article 8 Damage or Destruction this is some ambiguity. As a result, based upon the Association's prior practice of repairing such plumbing pipes, the pipes should be treated as a Common Elements for which the Association is responsible to maintain and repair. Patty Scott will be reimbursed for her fixes due to pinhole leaks.</i> • Chris Rich asked why 3-tab shingles were not used as a quick fix for missing shingles. <i>The response from Eclipse Roofing: The silver pieces on the roofs are synthetic felt pieces that are waterproof. They are cut, slid under the shingles (just as the 3-tab would be) and kept in place with capped nails. This is the same type of process as used with a 3-tab fix using the synthetic felt instead. (The synthetic felt is the product installed under new shingles as part of the installation process.) Eclipse has always used synthetic felt rather than 3 tab. Neither is incorrect, just a different process for the same result.</i>
Unfinished Business		<ul style="list-style-type: none"> • Security – residents should lock their car doors; do not leave keyless fobs in your car; turn on your porch light in the evening or install dusk to dawn porch lights. • Owners should evaluate replacement of originally installed deck, garage or windows. These would be 36 years old and may be past their time and code standard. Any updates require an Architectural Request to be submitted to the board for approval.
New Business		n/a
Next Community Meeting Date/Time		Thursday, May 18, 7:00
Adjourn Meeting		Meeting adjourned at 8:25 pm.

Secretary Signature and Date: _____

President Signature and Date: _____

February 2023						
Total Assets	HARBOR			MARINA		
	\$344,275			\$179,533		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month Totals	\$68,388	\$66,323	\$2,065	\$14,453	\$2,018	\$12,435
YTD Actuals	\$136,907	\$129,948	\$6,958	\$14,517	\$5,901	\$8,615
Annual Budget	\$883,525	\$883,516		\$56,000	\$56,096	
Notes	Our largest expenses thru February have been the initial insurance payments and snow removal. Harbor Reserves are \$203,531.			Marina expenses involve dock board replacements This is ongoing. Marina Reserves are \$25,620.		

A REMINDER - 1 – The 13th HOA payment process.

The 13th HOA payment is due by July 1, 2023. It can be sent to the Harbor at Harrods Creek in increments or a lump sum. You will NOT be billed for this. The payment can be made via check or automated payment from your bank. If you are currently using the ACH method of payment, you will need to send a check as Mulloy will not take the extra amount from your banking account. Checks should be made to the Harbor at Harrods Creek Condo Association and sent to P. O. Box 950158 Department 52981 Louisville, KY 40295. All payments should be completed by July 1, 2023 to avoid a late fee. If there are questions, feel free to contact Rene Kuhlman at rkuhlman@mulloyproperties.com.

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The Harbor at Harrods Creek - Harbor/Marina Community Meeting

5/18/2023 | 7:00 pm | Clubhouse

Call to Order – 7:00 pm

Board Attendees – Nancy Turner, Diane Hansen, Rosie Craggs, Mike Britt, Linda Stebbins

President Opening –

The board has unanimously confirmed Dave Duehmig as a new board member. We will adjust board responsibilities.

Secretary Report –

Chris Rich indicated he was taping the meeting. The board indicated all meetings have been taped to prepare minutes. Chris indicated discussions at the previous Community meeting about pinhole leaks were wrong. We agreed and stated this was corrected in the minutes. The 3/23/202 Community Meeting minutes were unanimously approved by the board.

Treasurer Report –

Apr-23	Harbor		
Operating Cash on Hand	\$ 43,031.24		
Reserve Account	\$ 217,037.94		
Total Assets	\$ 366,827.93		
	Revenue	Expenses	Net Income
Current Month Totals	\$ 67,868.26	\$ 62,005.87	\$ (5,862.39)
YTD Actuals	\$ 273,295.87	\$ 245,730.88	\$ 27,564.99
Annual Budget	\$ 883,525.00	\$ 883,516.00	

Apr-23	Marina		
Operating Cash on Hand	\$ 157,645.32		
Reserve Account	\$ 26,474.36		
	Revenue	Expenses	Net Income
Current Month Totals	\$ 67.18	\$ 1,643.70	\$ (1,576.52)
YTD Actuals	\$ 22,781.64	\$ 10,429.69	\$ 12,351.95
Annual Budget	\$ 56,000.00	\$ 56,096.00	

Committee Reports –

- **Siding/Roofing/Painting** – We are awaiting the results of the roofing wind damage claim for Harrods Cove buildings. Then all three of these entities will be evaluated by the Board.
- **Pool** – The pool will open Saturday, May 27th. A notice will go out to the residents with the new pool code and pool rules and regulations. The pool will be closed on Wednesday, May 31st, to determine a leak. Chris Rich indicated the pool may still be under warranty from work done in 2018. Nancy will follow up on the warranty suggestion.
- **Clubhouse Deck** – The deck is being repainted and the designated smoking sign will be posted in the correct location.

- **Landscape** – Linda reported no dead bushes will be removed until mid-June as some of the laurels are beginning to come back. Any resident wanting to plant, or re-plant should submit an Architectural Request to Renee for approval from the board.
- **Sharing and Caring** – We are looking for a new volunteer for this position. If you are interested, please contact Renee Kuhlman at rkuhlman@mulloyproperties.com.

Old Business –

- The 3/23/2023 minutes state Pinhole leaks are covered per the Master Deed except for the basement where the owner is responsible for removal of any drywall or covering over the pinhole leak. Vance Smith indicated he has an outstanding leak. The Board responded it would follow up and get this fixed.
- Maria Meyers reiterated the continued deepening of the drainage culvert behind the tennis courts. The Board indicated this would be evaluated as part of 2024 planning.
- The board agreed not to install security cameras in the front entrance during 2023. We will evaluate this as part of the 2024 budget. Residents are highly encouraged to turn on the front porch lights and install cameras of their own with prior approval from the Board.
- The board agreed not to install a community garden behind the storage lot. This area is an MSD easement, there is no accessible water, and no ease of access.

New Business –

- Cliff Krassig submitted his request for Harbor Master siting issues with deck board replacement, dredging and winterizing of the water lines. The board will take this under advisement with the current Harbor Master.
- Ron Farmer, a new resident, had questions regarding the Marina. He requested the process for leasing a marina slip. This will be sent to him. He also requested an Arch Request.
- Chris Rich and Kathleen Price had questions regarding the 3-year fixed annuity the Harbor purchased in 2022. The rate is 3.45%. The Harbor can withdraw up to 10% annually without a penalty. Kathleen requested to see documentation.
- Maria Meyers asked about removal of the tiles on the tennis court. The Board will look into the feasibility of removing a few tiles to assess the impact on the area.
- Kathleen Price asked why the limbs from the first storm behind her unit along the creek line were not removed. The board does not authorize limb removal for trees along the creek line. Linda has notified the Corp of Engineers of possible danger. Kathleen also asked about limbs from storm damage laying in her back. Linda will investigate this because she was not familiar with this issue.
- Chris Rich built an open fire pit and laid concrete pavers from his deck to Harrods Creek. He did not submit an Architectural Request for this. Chris stated the pit and the pavers already existed and he replaced them therefore he was not required to fill out an Architectural Request. There is question as to whether the pit existed or not. Regardless, the Board stated, per the Master Deed paragraph 12.k (k) Nothing shall be altered on, constructed in, or removed from the common elements or limited common elements, except upon the written consent of the Board. He received a letter from the Harbor attorney to submit an Architectural Request by May 9. He did not comply. He has requested an open forum for continued discussion.
- Kathleen Price and Chris Rich presented a Special Meeting agenda to the board. The board was unaware of this. The process outlined in the Master Deed regarding resident called Special Meetings will be sent. The Master Deed states: 11.(h) Special meetings of the Association may be called, for any reasonable purpose, either by the President, or not less than twenty-five (25%) percent of the unit owners, the notice for which shall specify the matters to be considered at such special meeting.
- Chris Rich acknowledged he would put current license tags on his car.

Meeting Adjournment and Next Meeting Date/Time – The meeting adjourned at 7:55 pm. The next Community meeting is July 20, 2023, at 7:00 pm at the clubhouse.

Nancy Turner
6/2/2023

The Harbor at Harrods Creek - Harbor/Marina Board Meeting

6/22/2023 – 6:30 - Zoom

Call to Order	6:32 pm
Board Attendees	Nancy Turner, Diane Hansen, Rosie Craggs, Linda Stebbins, Mike Britt Dave Duehmig – not in attendance
Reports	
Urgent Approval	The board approved replacement of electrical panel on building L2, 5507-5517 Forest Lake Dr. by LGC for \$11,500. This is an unbudgeted emergency expense. Yes Vote – Nancy, Rosie, Diane, Mike, Linda
Roofing	The board approved the Roofing bid from Eclipse for 4 buildings on Harrods Cove at \$156,904. The Erie Insurance claim will cover 3 buildings for a cost of \$96,853, less the 10,000 deductible for a total of \$86,852. Yes Vote – Nancy, Rosie, Diane, Mike, Linda
Siding	The board approved the Siding bid from Mengel Exteriors to side the D1 building at 6501-6509 Marina Dr. for \$94,353 plus any wood replacement if needed. Yes Vote – Nancy, Rose, Diane, Mike, Linda
Meeting Adjourned	8:00 pm
Next Meeting Date/Time	July 20, 2023, 7:00 pm

Signature / Date of Secretary:

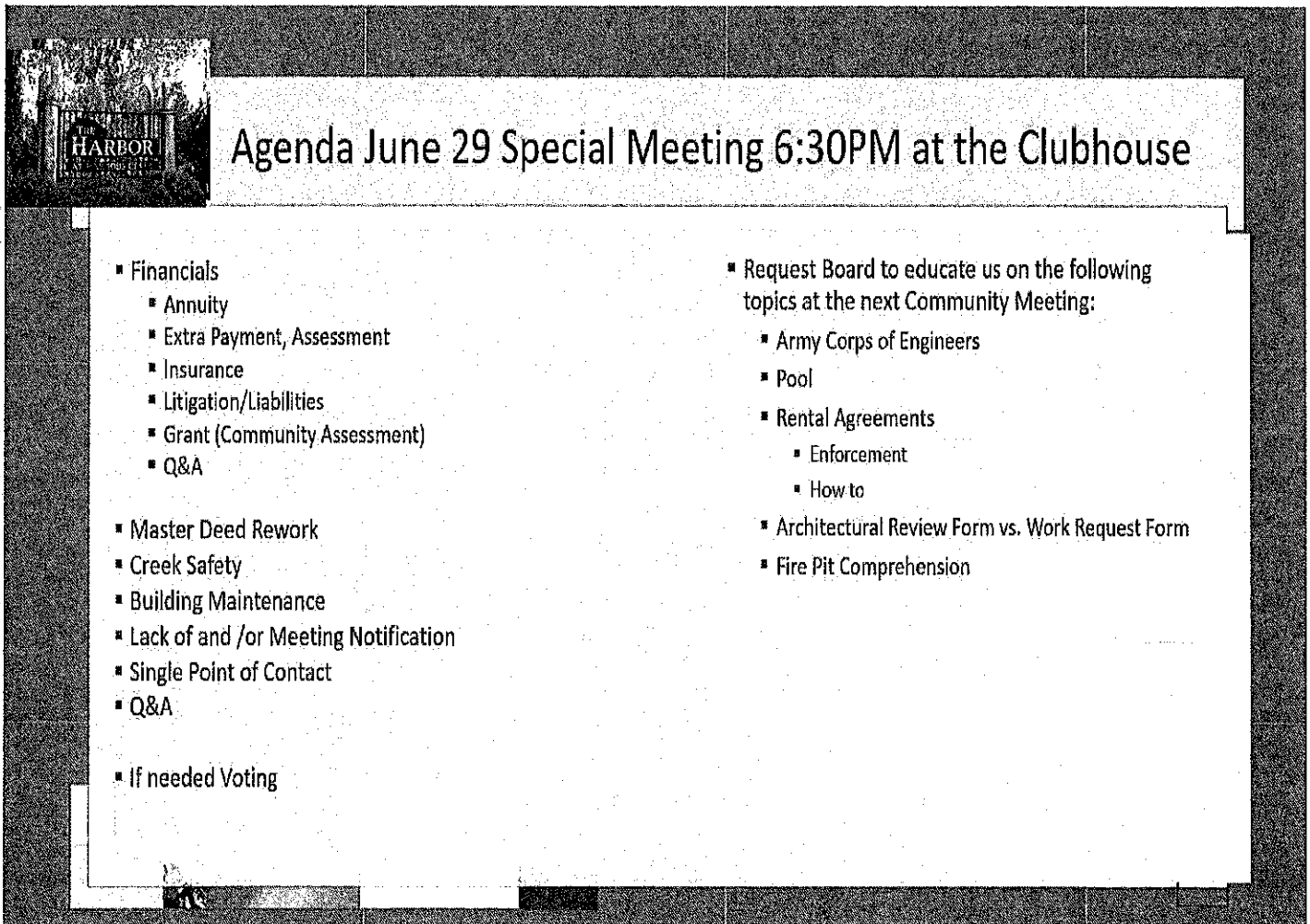
Nancy Turner

6/23/2023

AGENDA SPECIAL MEETING

JUNE 29, 2023, 6:30 PM CLUBHOUSE

- **Call to Order** – 6:32 pm, 6/29/2023
- **Board Members in attendance**- Nancy Turner, Diane Hansen, Rosie Craggs, Mike Britt, Linda Stebbins. Unable to attend – Dave Duehmig
- **Other attendees:** Rich Hornung, Harbor attorney, Officer Duncan, Derby City Protection Services
- **Purpose of the Meeting** – Special Meeting called by Chris Rich and Kathleen Price. This will be a civil, factual, informational, and educational meeting. The agenda indicates ‘if votes needed’. The Harbor Master Deed indicates the following for our 158 units:
 - To vote a board member off takes 66 2/3% of the unit owners. This is 106 votes.
 - To vote on other issues takes a quorum of unit owners. This is 80 votes.
- **Special Meeting Topics**
 - Special Meeting Presenters – Kathleen Price, Chris Rich, John Askin
 - Other Special Meeting Attendees – Linda Stark, Bruce Miller attorney for Kathleen Price and Chris Rich, Darrell Hall, advisor to Kathleen Price



THE HARBOR

Agenda June 29 Special Meeting 6:30PM at the Clubhouse

- Financials
 - Annuity
 - Extra Payment, Assessment
 - Insurance
 - Litigation/Liabilities
 - Grant (Community Assessment)
 - Q&A
- Master Deed Rework
- Creek Safety
- Building Maintenance
- Lack of and /or Meeting Notification
- Single Point of Contact
- Q&A
- If needed Voting

- Request Board to educate us on the following topics at the next Community Meeting:
 - Army Corps of Engineers
 - Pool
 - Rental Agreements
 - Enforcement
 - How to
 - Architectural Review Form vs. Work Request Form
 - Fire Pit Comprehension

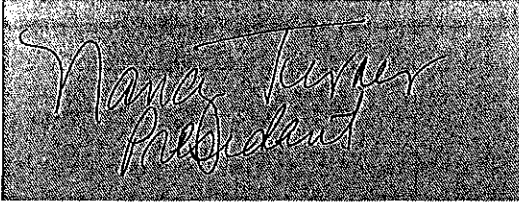
Meeting Follow Ups:

<p>Annuity</p>	<ul style="list-style-type: none"> • Kathleen Price and Chris Rich questioned the validity of the Pacific Guardian \$37,323 annuity. • <i>Answer –</i> <ul style="list-style-type: none"> ○ <i>Rollover date – 2025</i> ○ <i>Maturity date – 2078</i> ○ <i>Penalty – we can remove up to 10% annually without penalty.</i> ○ <i>Annuitant – Diane Hansen</i> ○ <i>Owner – The Harbor at Harrods Creek</i> ○ <i>Beneficiary – The Harbor at Harrods Creek</i> ○ <i>Agent of Record – William Schumann</i> ○ <i>Commission – was paid by the company. The commission did not come out of the annuity.</i>
<p>13th Payment</p>	<ul style="list-style-type: none"> • Chris Rich wanted to know why the future use of the 13th payment be called an assessment which would enable residents to use assessment insurance if they have it. • <i>Answer – under review</i>
<p>Insurance</p>	<ul style="list-style-type: none"> • Kathleen Price wanted to know why financials are not on the Harbor Website. • <i>Answer – Financials have been included with the minutes which are posted on the Harbor website.</i> • Kathleen Price requested a forensic audit. • <i>Answer – under review</i> • Kathleen Price wanted to know why animals were removed from another residence, why not hers. • <i>Answer – it is Board policy to have animals removed if the reason for unit entry is due to a structural issue. If an animal enters an area built by the owner, the owner is responsible.</i> • Kathleen Price requested Diane Hansen resign as Treasurer. • <i>Answer – Board denied this request.</i>
<p>Litigation</p>	<ul style="list-style-type: none"> • Kathleen Price wanted to know why the community hasn't been kept up to date regarding the ongoing litigation. • <i>Answer – The Board is not at liberty to discuss. The Case Number for Schell vs the Harbor is 2022-CI-006620. This is of public record at the Jefferson County Circuit Court.</i>
<p>Liability</p>	<ul style="list-style-type: none"> • There is a large limb hanging from a large tree along the creek line behind Kathleen's unit. She feels this is a liability to kayakers and wants it removed. • <i>Answer – under review</i> • Chris Rich wanted to know why the erosion behind the driveway of E1 building on Harrods Cove, 5613-5623 Harrods Cove had not been addressed. • <i>Answer – Dave Duehmig, Board member, is spearheading this work.</i>

	<ul style="list-style-type: none"> • Kathleen Price wanted to know why dead trees that have been topped are not indicative of a world class community. She suggested to have totem poles. • <i>Answer – the Board proposed determining a consistent topping height to be used going forward.</i>
Grant/ Creek Safety	<ul style="list-style-type: none"> • Chris Rich wanted to know why the creek wall remediation is not being done in a timely manner to the creek line behind the Marina Drive units. • <i>Answer – Dave Duehmig, Board member, is spearheading this work.</i>
Master Deed Rework	<ul style="list-style-type: none"> • Chris Rich questioned why the Board is working on the Master Deed update and that it should focus more on the Creek Wall initiative. • <i>Answer – under review</i>
Building Maintenance	<ul style="list-style-type: none"> • Chris Rich wanted to know why the 2020 Forest Lake Drive drainage issue was not completed. • <i>Answer – a 2020 Vector Engineering study was done. A French drain was recommended potentially be part of the 2021 budget. The spillways were cleaned, and power washed as well as tree limbs removed. The minutes of 8/17/21 indicate drainage issues were resolved. Dave Duehmig and the Board will continue to monitor this.</i> • Chris Rich wanted to know why we don't have an outside person check the work of our vendors, particularly siding and roofing. He has been walking the roofs checking work not at the direction of the Board. • <i>Answer – under review</i> • Chris Rich wanted to know why we were forcing residents to get skylights. • <i>Answer – Skylights over 5 years of age are being replaced to guarantee the roof will be warrantied. Residents are responsible for skylights. Veloux is the standard skylight to be purchased.</i> • Chris Rich wanted to know why we are forcing residents to get windows. • <i>Answer – The board is not forcing new windows. However, Master Deed 11. Bylaws. g, ix, indicate the Board has the discretion to protect common elements or any other portion of the property. The Board is reviewing policy decisions for windows that are currently rusting.</i> • Chris Rich wanted to know why electrical panels have not been evaluated or replaced. • <i>Answer – There is an evaluation and inspection underway with recommendations to be provided.</i>
Lack of and / or Meeting Notice	<ul style="list-style-type: none"> • 2023 Community Meeting notifications were provided in the 1/19/23 minutes. • Meeting minutes from 3/23/2023 contained the next meeting date of 5/29/23 and time 7:00 pm.
Single Point of Contact	<ul style="list-style-type: none"> • Renee Kuhlman at Mulloy Properties is the point of contact.
Votes	<ul style="list-style-type: none"> • Chris Rich asked Rich Hornung if the board can vote when not in front of the community. <p><i>Answer – Board meetings and votes are defined in the Master Deed. Bylaws (d) A regular annual meeting of the Board shall be held immediately after, and at the same place as, the annual meeting of the Association. Other</i></p>

meetings of the Board may be called, held and conducted in accordance with such regulations as the Board may from time to time adopt.

Meeting Adjourned – 8:47 pm

A rectangular area containing a handwritten signature in cursive script. The signature reads "Nana Teyser" on the top line and "President" on the bottom line. The background of the signature area is a dark, textured grey.

7/13/2023

The Harbor at Harrods Creek Board/Community Meeting

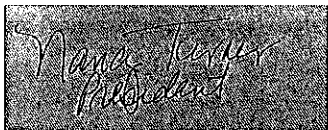
7/20/2023, 7:00 pm, Clubhouse

Call to Order	7:02 pm
Board Attendees	Nancy Turner, Dave Duehmig, Linda Stebbins, Mike Britt, Rosie Craggs, Diane Hansen
Other Attendees	Rich Hornung, attny for the Harbor Board J. Bruce Miller, attny for Kathleen Price, Chris Rich, John Askin
Reports	
Secretary Report	<p>Approval of Minutes</p> <ul style="list-style-type: none"> • 5/18/2023 minutes – motion to approve from Rosie Craggs, second form Linda Stebbins. Motion approved by the Board. • 6/22/2023 minutes – motion to approve from Rosie Craggs, second from Mike Britt. Motion approved by the Board. • 6/29/2023 minutes – A change was requested by Linda Stark to rearrange the order of the Special Meeting Other Attendees to more clearly indicate Linda was not Kathleen Price’s advisor. Motion to approve the change from Rosie Craggs, second from Linda Stebbins. Motion approved by the Board. Updated minutes will be distributed and posted.
Treasurer Report	<p>Diane Hansen Attached is the financial overview.</p>
Property Mgmt Report	<p>Renee Kuhlman 7 Work Orders pest control 6 Work Orders on gutter cleaning 6 Work Order on plumbing issues Remainder were for general maintenance</p> <p>13th HOA payment was due July 1, 2023. 50 residents have not paid. The majority of those are ACH. Payers must send in a check. The extra payment has not been taken out of your account. Past due notices were mailed.</p>
President Opening	<ul style="list-style-type: none"> • Nancy Turner – Upon advisement from the Association’s counsel who recommended following the stated governing documents, the Board will move to a standard Board meeting protocol. Community meetings will be held once a year at the Annual Meeting. The Board will meet monthly to conduct the business of the community. If a homeowner has a question or concern, they would like to bring to the Board, contact the Property Manager to be placed on the Board Meeting agenda. • See the attached explanation to the residents of standard Board Meeting protocol.
Non-Budgeted Items	<ul style="list-style-type: none"> • Clubhouse (Rosie) – 4 bids received to replace the clubhouse heating and air conditioning unit. Motion by Rosie Craggs to approve the Kinser and Kinser contract to replace the heating and air conditioning unit in the clubhouse. Seconded by Mike Brit. Approved by – Nancy Turner, Rosie Craggs, Mike Britt, Linda Stebbins, Diane Hansen. Dave Duehmig – not present. • Buildings (Nancy) – 2 bids received to paint the H1 building on Marina Dr. Motion by Rosie Craggs to approve the Certa Pro Painting contract for the H1 building on Forest Lake Dr. Second by Linda Stebbins. Approved by - Approved by – Nancy Turner, Rosie Craggs, Mike Britt, Linda Stebbins, Diane Hansen. Dave Duehmig – not present.
Committee Reports	<ul style="list-style-type: none"> • Roofing – Nancy Turner – Residents of the four buildings on Harrods Cove have been notified of reroofing work to be done in late August. • Siding – Nancy Turner

	<p>Rusted windows must be replaced or repaired on newly sided buildings. (11)</p> <p><u>Association: By-Laws – g, (v) - Landscaping, gardening, snow removal, painting, cleaning, tuck-pointing, maintenance, decorating, repair and replacement of the common elements (but not including the interior surfaces, windows, and doors of the Units, which the respective Unit owner shall paint, clean, decorate, maintain and repair), and such furnishings and equipment for the common elements as the Board shall determine are necessary and proper, and the Board shall have the exclusive right and duty to acquire the same for the common elements;</u></p> <p>(12) <u>Use and Occupancy of Units and Common Areas and Facilities c - There shall be no obstruction of the common elements, nor shall anything be stored in the common elements without the prior consent of the Board except as herein expressly provided. Each unit owner shall be obligated to maintain and keep his own unit, its windows and doors, and the patio or balcony which is a limited common element reserved for the use of his unit in good, clean order and repair.</u></p> <ul style="list-style-type: none"> ○ Marina Dr K1 units 6420 (John Askin) and 6422 (estate of Patty Darling) will have a mold inspection by Micro Analytics on July 25. • Welcoming – Debbie Heavrin in for Margie Fry <ul style="list-style-type: none"> ○ We welcome Elizabeth on Marina Drive.
Old Business from 5/18/2023	
	<p>Cliff Kraesig submitted his request for Harbor Master siting issues with deck board replacement, dredging and winterizing of the water lines. The board will take this under advisement with the current Harbor Master.</p> <p><i>6/1/23 – Cliff approved by the Board.</i></p>
	<p>Ron Farmer, a new resident, had questions regarding the Marina. He requested the process for leasing a marina slip. This will be sent to him. He also requested an Arch Request.</p> <p><i>Both documents have been sent.</i></p>
	<p>Chris Rich and Kathleen Price had questions regarding the 3-year fixed annuity the Harbor purchased in 2022. The rate is 3.45%. The Harbor can withdraw up to 10% annually without a penalty. Kathleen requested to see documentation.</p> <p><i>6/12/23 Kathleen picked up the documentation.</i></p>
	<p>Maria Meyers asked about removal of the tiles on the tennis court. The Board will look into the feasibility of removing a few tiles to assess the impact on the area.</p> <p><i>As has been stated in previous meetings, the tennis courts are not in budget for 2023 and will be prioritized in subsequent budgets</i></p>
	<p>Kathleen Price asked why the limbs from the first storm behind her unit along the creek line were not removed. The board does not authorize limb removal for trees along the creek line. Linda has notified the Corp of Engineers of possible danger. Kathleen also asked about limbs from storm damage laying in her back. Linda will investigate this because she was not familiar with this issue.</p> <p><i>The limbs along the tree line have been removed.</i></p>
	<p>Chris Rich built an open fire pit and laid concrete pavers from his deck to Harrods Creek. He did not submit an Architectural Request for this. Chris stated the pit and the pavers already existed and he replaced them therefore he was not required to fill out an Architectural Request. There is question as to whether the pit existed or not. Regardless, the Board stated, per the Master Deed paragraph 12.k (k) Nothing shall be altered on, constructed in, or removed from the common elements or limited common elements, except upon the written consent of the Board. He received a letter from the Harbor attorney to submit an Architectural Request by May 9. He did not comply. He has requested an open forum for continued discussion.</p> <p><i>The Board did not approve the building of the fire pit.</i></p>

	<p>Kathleen Price and Chris Rich presented a Special Meeting agenda to the board. The board was unaware of this. The process outlined in the Master Deed regarding resident called Special Meetings will be sent. The Master Deed states: 11.(h) Special meetings of the Association may be called, for any reasonable purpose, either by the President, or not less than twenty-five (25%) percent of the unit owners, the notice for which shall specify the matters to be considered at such special meeting.</p> <p><i>6/29/2023 Chris and Kathleen held a Special Meeting.</i></p>
	<p>Chris Rich acknowledged he would put current license tags on his car.</p>
<p>Old Business from 6/29/2023</p>	
	<p>Kathleen Price requested a forensic audit.</p> <p><i>This can be requested through Mulloy Properties and schedule a time at the Mulloy location to meet with the bookkeeper.</i></p>
	<p>Kathleen Price asked about a large limb hanging from a large tree along the creek line behind Kathleen's unit.</p> <p><i>The Landscape chair looked into this and there will be no further action at this time.</i></p>
	<p>Chris Rich questioned why the Board is working on the Master Deed update and that it should focus more on the Creek Wall initiative.</p> <p><i>The Board is pursuing Master Deed updates. Dave Duehmig is driving the Creek Wall initiatives.</i></p>
	<p>Chris Rich wanted to know why we don't have an outside person check the work of our vendors, particularly siding and roofing.</p> <p><i>No Board decision has been made</i></p>
	<p>Rental Agreements – <i>There has been no change to the rental process.</i></p>
	<p>Architectural Review Form vs Work Request Form – <i>there has been no change to the Architectural Request forms.</i></p>
<p>New Business</p>	
	<p>Kathleen Price provided Power of Attorney to her attorney, J. Bruce Miller, to speak on her behalf. Mr. Miller spoke saying the changes to move the Board to standard board protocol were trying to shut out the community and were against the first amendment of the constitution.</p> <p><i>Rich Hornung, Board attorney, indicated within standard board protocol the Board has the right to set an agenda and execute business of the community. The community is a guest at such meetings as they have elected the Board to be their representatives.</i></p>
	<p>Debbie Heavrin requested a copy of the mold analysis reports that were done on her unit by Micro Analytics.</p> <p><i>All impacted residents will be notified and updated with the findings once the investigation is completed.</i></p>
	<p>Chris Rich requested changes to the 6/29/23 Special Meeting Minutes to be revised due to items he felt were missing.</p> <p><i>Chris submitted his list of requested changes. The Board approved these minutes on 7/20.</i></p>
	<p>John Askin asked about the making repairs to his unit after a water leak. He then invoked counsel regarding this issue.</p> <p><i>The first step is to allow Micro Analytic into his unit on Tuesday, July 25th to evaluate the damage. All impacted residents will be notified and updated with the findings once the investigation is completed.</i></p>
	<p>Chris Rich wanted the Board to appoint a secretary or scribe to take minutes, so Nancy Turner does not need to do it.</p> <p><i>There will be no change at this point.</i></p>
	<p>Chris Rich wanted the Board to hire a certified large-scale project manager to certify the work is done correctly. Specifically for roofing and siding.</p> <p><i>This question was asked on July 29.</i></p>

	Kathleen Price asked when Nancy Turner's term on the board is completed. <i>Nancy's term will complete Jan 2025.</i>
	Kathleen Price stated the Board is rewriting the bylaws with no input from the community and will be approving with no community input. <i>The provisions of this Master Deed may be amended, changed or modified by an instrument in writing setting forth such amendment, change or modification signed and acknowledged by owners of 75% of units and 75% of first mortgagees having bona fide liens of record against any unit. The by-laws herein, unless otherwise provided, shall be amended, changed or modified only by an instrument in writing, setting forth such amendment, change or modification signed by the majority of the members of the Board and owners of at least 75% of all units.</i>
Meeting Adjourned	8:19 pm
Next Meeting Date/Time	Board Meeting, July 24, 2023, 6:30 pm, clubhouse



7/31/2023

Harbor and Marina June 2023 Financials

Jun-23	Harbor		
Operating Cash on Hand	\$ 132,693.51		
Reserve Account	\$ 230,914.85		
Total Assets	\$ 452,009.97		
	Revenue	Expenses	Net Income
Current Month Totals	\$ 135,559.19	\$ 65,760.84	\$ 69,798.35
YTD Actuals	\$ 476,704.71	\$ 373,525.79	\$ 103,178.92
Annual Budget	\$ 883,525.00	\$ 883,516.00	

Jun-23	Marina		
Operating Cash on Hand	\$ 184,211.73		
Reserve Account	\$ 27,328.82		
	Revenue	Expenses	Net Income
Current Month Totals	\$ 4,754.05	\$ 3,548.12	\$ 1,205.93
YTD Actuals	\$ 55,914.44	\$ 16,991.62	\$ 38,922.82
Annual Budget	\$ 56,000.00	\$ 56,096.00	

To: Harbor Residents
From: Harbor Board
Re: Board Meeting Process vs Community Meeting Process
Date 7/20/2023

Historically the Harbor Board meetings have met in a Community Meeting forum. Our Master Deed indicates Community Meetings are to be held annually in January to elect new Board members. *Board meetings are to be held and conducted in accordance with such regulations the Board may from time to time adopt.*

Standard Board Meeting protocol is to execute the business of the community by the duly elected Board members. The residents are guests at these meetings. Afterward, Board meeting minutes are sent to each unit owner and posted on the Harbor website. Board meeting protocol does allow for a resident Open Forum timeframe. This is the time for a resident to bring forth any questions or issues for the Board to review.

To better serve the Harbor community, we will be adjusting our meetings to be in line with our Master Deed and Board meeting protocol. Going forward, Community Meetings will be held annually in January along with elections, as the Master Deed stipulates. Board Meetings will be held the third Thursday of each month at 6:30 pm, or at a date/time most convenient to the Board. The Open Forum for residents will be held for approximately 30 minutes at the end of the meeting.

If a resident would like to address the board, they should send their specific request to Renee Kuhlman at Mulloy (RKuhlman@mulloyproperties.com) to be added to the Board meeting agenda and addressed in the Open Forum. The last 30 minutes of each Board meeting will be allocated for resident questions to the Board, just as is done currently. Each resident will have 3-5 minutes to bring forth their issues during the Open Forum.

When the Board meeting starts, residents may attend but there is no engagement while the Board meets to execute Harbor business. Minutes will be provided following the meeting, just as they are done currently. The Board may call an executive session from time to time to discuss confidential items. When this is done, all residents will be excused. There are no minutes from an executive session.

The next Board meeting will be Thursday, August 24 (which is the fourth Thursday adjusted so all will be available). The next Community meeting will be held in January 2024. This replaces the previously published schedule for 2023 Community Meetings.

The Harbor at Harrods Creek Board Meeting

8/24/2023, 6:30 pm, Clubhouse

Call to Order	6:30 pm
Board Attendees	Nancy Turner, Diane Hansen, Rosie Craggs, Dave Duehmig, Linda Stebbins, Mike Britt
Other Attendees	Renee Kuhlman – unable to attend
Reports	
Secretary Report	Approval of Minutes 7/20/2023. Mike motioned for approval; Rosie seconded. Minutes approved.
Treasurer Report	<p>Diane Hansen –</p> <ul style="list-style-type: none"> • Reviewed the July 2023 financials. • Non-Budgeted Items – <ul style="list-style-type: none"> • Painting for building H2 – Nancy to get additional bids for Board review. • Pool Crack – Nancy to work with Damon and KPM to recommend the contract solution to the Board. The highest current bid is \$8500. • 3 Electrical Panels – Board approved this bid of \$43,970. • Pool Pump Room rewire – will be included in the 2024 budget.
Property Mgmt Report	<p>Renee Kuhlman</p> <ul style="list-style-type: none"> • Work Orders – 8 submitted since the last meeting. <ul style="list-style-type: none"> • 2 roofing • 2 siding • 1 each – gutter, OPC, asphalt, plumbing <p>13th payments outstanding – 10 outstanding payments. All have been contacted.</p>
President Opening	<p>Nancy Turner</p> <ul style="list-style-type: none"> • 2024 Budget Planning – Start getting each set of priorities together with estimated costs. 2024 Budget planning will start in September. We have already received the 2024 Ky Pool Mgmt contract. • First Fall Community Walk Thru by the Board date confirmed for Oct 4, 2023. The Board will meet at 10:00 at the clubhouse.
Committee Reports	<p>Dave Duehmig – Paving Bids</p> <ul style="list-style-type: none"> • Derby City bid - \$59,750. One Seal Coat. • PSI Paving bid – broke down the bid into 5 sections with a bid and description of work for each section. Total bid was \$97,860. Dave will a detailed breakdown 2024 planning.
	<p>Linda Stebbins – Landscape –</p> <ul style="list-style-type: none"> • The board approved the \$2400 cost for Gabriel Tree Service to remove tree debris and a large dead tree on Forest Lake Dr. Rosie made a motion to approve. Mike seconded. Board approved. • Dead bush removal, tree and bush trimming, gutter cleaning will be done in the fall. • Rosie Craggs to find out who owns the property behind Forest Lake Drive.
	<p>Mike Britt –</p> <ul style="list-style-type: none"> • The Harbor Car Sticker Program will remain in place. • Mike Britt is the contact for obtaining stickers. • Any resident that does not have a Harbor sticker on their current vehicle/s, please contact Mike Britt at mike@teambritt.com.
	Architectural Requests – Board approved Laura Forbes Arch Request. 5001 Marina Cove.

New Business	
July – August Completions	<ul style="list-style-type: none"> • Roofing - Roofing on Harrods Cove. • Clubhouse - new HVAC installed. • Tennis Courts - Several broken tiles were removed. • Erosion - Rip/Rap was placed behind Harrods Cove and the tennis courts. • Landscape – down trees removed on Forest Lake Dr. • All Marina Dredging -completed
Open Forum	Dave Butke has 2 boxes of documents from his term as Treasurer. He will meet Nancy at the clubhouse and we will store them in the back storage area with other documents.
Meeting Adjourned	8:05 pm
Next Meeting Date/Time	Board Meeting, Thursday, September 21, 6:30 pm, clubhouse
Executive Session	

July 2023						
Total Assets	HARBOR			MARINA		
	\$520,345			\$201,391		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month Totals	\$137,750	\$95,085		\$1,253	\$11,828	
YTD Actuals	\$614,281	\$468,611	\$145,670	\$57,167	\$28,819	\$28,348
Annual Budget	\$883,525	\$883,516		\$56,000	\$55,179	

2023 – RE: CAR STICKER PROGRAM

TO ALL HARBOR AT HARRODS CREEK RESIDENTS:

There are signs posted advising vehicles parking in the common elements of The Harbor at Harrods Creek must display a valid Harbor car sticker. We have already registered many vehicles and are revving up the enforcement of the Harbor Sticker Program. This program was recommended by the LMPD as a means of keeping our community safe. It helps us identify parked cars that do not belong to owners or renters and should not be parked in our community.

To obtain a sticker, please contact Mike Britt at 502-931-2446 or mike@teambritt.com

1. Stickers can be obtained by providing a copy of each car registration to Mike Britt at 6507 Marina Dr. If you do not have a copier, a cell phone photo is acceptable if the entire document is shown.
2. You will receive a numbered Harbor sticker to be placed on the back window of your car.
3. If you do not want to place a sticker on your vehicle, you can purchase a rear-view mirror hanger along with the sticker. Cost of the Hanger is \$2 each and there is no charge for the stickers.
4. If you have a guest(s) that will be here on a regular basis or for more than 2 days, you can obtain the mirror hanger(s) and simply put your resident sticker number on that for them to display.

The Harbor at Harrods Creek Board Meeting Minutes

9/21/2023, 6:30 pm, Clubhouse

Call to Order	6:31 pm
Board Attendees	Nancy Turner, Diane Hansen, Rosie Craggs, Mike Britt, Linda Stebbing, Dave Duehmig
Other Attendees	Chris Dalley, Roof Tech
Reports	
Secretary Report	Approval of Minutes 8/24/2023 by the board.
Guest	Chris Dalley, Roof Tech. – provided the board with an overview of the roofing maintenance and service his company offers. The Board approved Roof Tech to provide an inspection and maintenance report for 2 buildings without new roofs (L1, L3 on FLD) and 1 previously roofed (H4 FLD) buildings. This is at no cost to the Harbor.
Treasurer Report	<p>August 2023 Financials were reviewed and approved.</p> <p>Over budget in the following areas:</p> <ul style="list-style-type: none"> • Erosion – rip/rap laid out behind Harrods Cove and behind the tennis courts. • Landscape non-contract – additional cost incurred for dead tree removal and ongoing storm fallout. • Plumbing and Leaks – lines flushed for sewer backup. • General and Electric – electrical panels replaced. <p>2024 Budget planning – The board agreed to get multiple bids for pest control.</p>
Property Mgmt Report	Work order list distributed.
President	<ul style="list-style-type: none"> • The Board approved an update to the existing guidelines for garages, windows, and doors. New windows for an existing building (not newly sided) will use the existing window color. The updated policy is attached.
Committee Report	<ul style="list-style-type: none"> • Siding – The board approved the motion by Rosie Craggs, seconded by Dave Duehmig to postpone the 2023 siding of the D1 building on Marina Dr. There have been several emergencies that have caused us to pull from our reserves. Moving this work into 2024 allows us not to go so deeply into our reserves. The residents will be notified. • Soil Stabilization – no updates currently. Dave is continuing to monitor Federal and State Grants for preventative creek maintenance. • Landscape – the board agreed the wisteria trellis on Forest Lake Drive will be removed as the arch is rotten and a hazard. Miguels team has started trimming of bushes and trees. Residents have been notified. This is expected to take a week or more for completion. Dead bushes will not be removed until November. Gutter cleaning will be in November. • The remaining Electrical Panels have been ordered but will not be installed until 2024 due to availability. This will be incorporated into the 2024 budget. • There has been a review of all Chimney Collars within the Harbor. 43 were found in need of replacement. The cost is \$55,807. The board agreed additional bids are needed for this work. • Pool Leak – The determination if the leak is coming from the skimmers or the crack in the bottom of the pool has not yet been made. Damon and KPM are monitoring the water level to determine the best solution. • The Welcoming Committee would like to start distributing the Welcome materials as a pdf file by email. Nancy will work with Margie to gather a digital set of Welcoming documents

	<ul style="list-style-type: none"> Debbie Ensign has volunteered to be the Neighborhood Watch Captain. All documentation has been provided to her.
New Business	
Completed	<ul style="list-style-type: none"> Pool Closed Architectural Requests – <ul style="list-style-type: none"> 5602 Harrods Cove, Meetzee Moore 6503 Marina Dr. Barbara McClure 5007 Doreen Stein, Marina Cove 5014 Linda Stebbins, Marina Cove
Open Forum	<ul style="list-style-type: none"> Christine Holbert brought the following questions to the board: <ul style="list-style-type: none"> Can an amendment be made to the Rules and Regulations that anyone calling a Special Community meeting be responsible for the costs incurred for security and attorneys? Does the Marina pay a percentage of the water bill like they do for electricity? Is everyone in the Storage Lot paying full price for each item that is stored? <i>Diane responded yes they are.</i> Someone in the Storage Lot is running two extension cords across the lot. This could be a safety issue. Is electricity is part of the Storage Lot contract?
Meeting Adjourned	8:00 pm
Next Meeting Date/Time	Board Meeting, October 12, 6:30 pm, clubhouse
Executive Session	

August 2023						
Total Assets	HARBOR			MARINA		
	\$497,767			\$199,806		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month Totals	\$70,123	\$76,165	-\$6,042	\$76	\$2,085	-\$2,010
YTD Actuals	\$684,404	\$544,776	\$139,628	\$57,243	\$30,905	\$26,338
Annual Budget	\$883,525	\$589,677	\$21,900	\$56,000	\$56,096	-\$96

Door, Windows, Garage Guidelines, 2023

Any changes require an Architectural Request approval by the Board

Doors	Guidelines
<p>All exterior doors are a homeowner expense per the Master Deed Section 5 Definition and Description of Limited Common Elements.</p> <p>New doors may be purchased at any time with an Architectural Request approval. To keep our community consistent with color and architecture, the Harbor has established color guidelines in keeping with the siding and trim.</p>	<p>Exterior door colors should be chosen from the new color palette established in 2021. Paint colors will be available to match the siding and trim palette. These may be obtained at a Sherwin-Williams store.</p> <p>Siding Color Palette Plus Black and Red Doors:</p> <ul style="list-style-type: none"> • Summit Blue • Rapids Blue • Cavern Steel • Quarry Gray • Silver Gray • Black • Red
Windows	Guidelines
<p>All exterior windows are the homeowner expense, per the Master Deed Section 5 Definition and Description of Limited Common Elements.</p> <p>New windows can be purchased at any time with an approved Architectural Request. To keep our community consistent with color and architecture, the Harbor has established color guidelines in keeping with the siding and trim.</p>	<p>New windows on a newly sided building should be:</p> <ul style="list-style-type: none"> • White windows • Casement style, going in/out • No grids on the windows • Thermal pane, UV protecting film <p>New windows for an existing building should be:</p> <ul style="list-style-type: none"> • The existing window color • Casement Style, going in/out • No grids on the windows • Thermal pane, UV protecting film
Garages	Guidelines
<p>All garage doors are the homeowner expense, per the Master Deed Section 5 Definition and Description of Limited Common Elements.</p> <p>New garage doors can be purchased at any time with an approved Architectural Request. To keep our community consistent with color and architecture, the Harbor has established color guidelines in keeping with the siding and trim.</p>	<p>If your building has been newly sided, garage door colors should match or complement the Quarry Gray trim color.</p> <p>If your building has not been sided, the garage door colors should match the existing garage door color.</p>

The Harbor at Harrods Creek Board Meeting Minutes

10/12/2023, 6:30 pm, Clubhouse

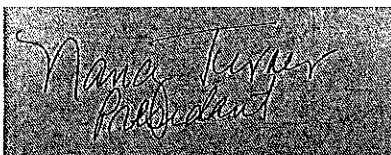
Call to Order	6:33 pm
Board Attendees	Present - Nancy Turner, Diane Hansen, Rosie Craggs, Linda Stebbins Absent - Mike Britt , Dave Deuhmig
Other Attendees	Cliff Kraesig – Harbormaster -Unable to attend
Reports	
Secretary Report	Board approved Minutes from 9/21/2023.
Treasurer Report	Treasurer Report –
Property Mgmt Report	Work Order report reviewed by the board.
President	<ul style="list-style-type: none"> • Year End Dates – see below <ol style="list-style-type: none"> a. Election – Nancy will begin engaging with the Election Committee for readiness. b. 2024 Budget Approval
Committee Report	<ul style="list-style-type: none"> • Siding – On 6/25/23 the board approved the siding contract with Mengel Exteriors for the siding of the D1 building on Marina Dr. (6501-6509). After approval, Mengel was sent \$18,870 as a down payment for materials per the contract. On 9/21/23 the Board approved postponing the siding to 2024. • The board has two options moving forward regarding siding for the D1 building. <ol style="list-style-type: none"> 1. Continue with the Mengel Exteriors contract and have them side D1 in 2024 utilizing the current 2023 contract. They have been paid \$18,870 for materials, which is non-refundable. Siding materials have been ordered. Amend the Mengel contract to indicate a 2024 siding timeframe and add language to the amended contract regarding tighter oversight of the installation. No final payment will be forthcoming until a final walkthrough is done and any issues are fixed. With this option, the Harbor does not lose the down payment of \$18,870. 2. We do not use Mengel Exteriors. We will lose the down payment of \$18,870. We start with new vendors in 2024. • The board approved option 1 as we did not want to lose the \$18,870 down payment. Nancy made the motion, Diane seconded. Approved.
	<ul style="list-style-type: none"> • Pool – Board approved the Phoenix Pools bid of \$3,500 to fix a leaking return valve and pipe and check the master drain. Rosie Craggs made the motion to approve, Diane seconded. All approved.
	<ul style="list-style-type: none"> • Landscape – Linda will get a bid to remove tree limbs that are hanging or touching roofs. Several residents have notified her of ones at their units.
	<ul style="list-style-type: none"> • Buildings - Chimney Collars. We are in the process of receiving 3 bids to replace 43 old collars that have been deemed in need of repair. • 5537 Forest Lake Dr - A collar was approved as an urgent request as there is a leak. The chimney has been tarped. The collar has been ordered. Micro Analytics has evaluated and found mold. Paul Davis is to provide an evaluation of the cleanup work and associated cost.
Old Business	
	<ul style="list-style-type: none"> • Christine Holbert brought the following questions to the board: <ul style="list-style-type: none"> ○ Can an amendment be made to the Rules and Regulations that anyone calling a Special Community meeting be responsible for the costs incurred for security and attorneys? <i>Per legal advice, this is not advisable as security and legal representation are for the Board and the community. If a Special Association</i>

	<p><i>meeting resident requests security and legal representation in the future, that would become a Board matter to address.</i></p> <ul style="list-style-type: none"> ○ Does the Marina pay a percentage of the water bill like they do for electricity? <i>No. This will be discussed with the Harbor Master.</i> ○ Someone in the Storage Lot is running two extension cords across the lot. This could be a safety issue. Is electricity part of the Storage Lot contract? <i>No. The extension cord has been removed.</i>
New Business	
Completed	<ul style="list-style-type: none"> • Painting - Boone and Horan completed painting of H2 building and the Carriage House spindles. • Architectural Requests <ul style="list-style-type: none"> ○ 5556 Forest Lake Drive, Donna Haag windows. - Approved ○ 6501 Marina Dr., Annette Battle, replace decorative rocks and dead shrubs. – Approved.
Open Forum	No requests
Meeting Adjourned	7:30 pm
Next Meeting Date/Time	Thursday, November 16, 2023. 6:30 pm.
Executive Session	

September 2023				
Total Assets	HARBOR		MARINA	
	\$397,817		\$199,077	
	REVENUE	EXPENSES	REVENUE	EXPENSES
Current Month Totals	\$93,686	\$197,932	\$711	\$1,864
YTD Actuals	\$778,090	\$742,707	\$57,954	\$32,769
Annual Budget	\$883,525	\$883,516	\$56,000	\$56,096
Net Income	\$35,382		\$25,185	

2023 – 2024 IMPORTANT YEAR END DATES

- 1) By November 15, 2023 – Call to Candidates is sent to residents for the 2024 Board elections.
- 2) By December 7, 2023 – 2024 budget is approved.
- 3) By December 15, 2023 –
 - Mulloy distributes to the residents the 2024 budget detail and each owner’s percentage of ownership.
 - 2024 Call to Candidate forms for Board Elections are due to Mulloy.
- 4) January 4, 2024 – Meet the Candidates.
- 5) January 9, 2024 – Elections and Annual Association meeting. A review of 2023 is presented.
- 6) By February 1, 2024 - Mulloy distributes an itemized accounting of 2023.

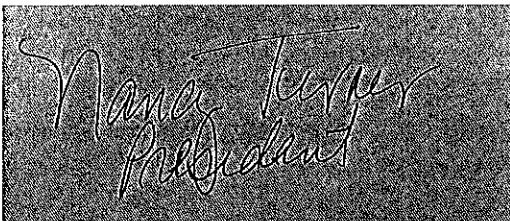


*Nancy Turner
President*

The Harbor at Harrods Creek Special Board Meeting Minutes

10/16/2023, 6:30 pm, Clubhouse

Call to Order	6:33 pm
Board Attendees	Present - Nancy Turner, Rosie Craggs, Linda Stebbins, Dave Duehming Absent - Mike Britt, Diane Hansen
Other Attendees	Chris Rich
Reports	
Committee Report	<ul style="list-style-type: none">Chimney Collars<ol style="list-style-type: none">3 bids were presented for 43 chimney collars.The Board approved the Eclipse bid of \$43,303.50. One collar has already been ordered for 5537 Forest Lake Dr. (Nancy made the motion, Linda seconded. All approved.)
Old Business	
	<ul style="list-style-type: none">Chris Rich answered several Board questions regarding his Architectural Request to remove and replace rotted wood from his lower deck, to replace a portion of the wood with concrete, retaining wall and the remaining deck portion with Trex.
New Business	
Next Meeting Date/Time	Thursday, November 16, 2023. 6:30 pm.



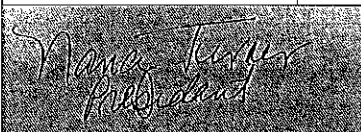
Nancy Turner
President

10/17/2023

The Harbor at Harrods Creek Board Meeting Agenda – CLOSED

11/16/2023, 6:30 pm, Clubhouse

Call to Order	6:30 pm
Board Attendees	Nancy Turner, Rosie Craggs, Linda Stebbins, Mike Britt, Dave Duehmig Diane Hansen - absent
Other Attendees	Renee Kuhlman, Mulloy Properties, Neil Baine, Association Attorney
Secretary Report	Approved minutes from 10/12/2023, 10/16/2023.
Treasurer Report	<ul style="list-style-type: none"> 2024 Budget Draft reviewed.
Property Mgmt Report	Open Work Order list was distributed.
President	<ul style="list-style-type: none"> Flood Insurance – the board approved the flood insurance bid from NFIP. Voyager, our previous vendor, is no longer insuring clients in the state of Kentucky. Our 2024 annual premium with NFIP is \$144,021 which is a reduction from the \$152,967 we paid in 2023. An initial down payment of \$30,763 was paid by 11/21/23. Directors and Offices Insurance – the board approved the D&O insurance renewal for 2024 of \$2,698. This is an increase from \$2,565 in 2023.
Committee Report	<ul style="list-style-type: none"> n/a
Old Business	
Buildings	<ul style="list-style-type: none"> 5537 Forest Lake Dr. — Resident has made complaints for maintenance related to HOA property. 3 bids have been received to do the repair work. A chimney collar has been ordered. The chimney is tarped until the collar is installed. Board approved the ServPro bid. The resident has been notified and repairs are being scheduled. 6420 Marina Dr. — Since the resident has invoked legal counsel, the association attorney will engage with all communications. 6422 Marina Dr. — Since the resident has invoked legal counsel, the association attorney will respond with the evaluation results regarding water damage. K1, K2, K3 Marina Dr. – the association attorney will provide Mengel Exteriors with the results of evaluation of siding done on these 3 buildings. 5522 Forest Lake Drive – three bids have been received regarding the need for additional support to floor joists. The Board approved Eclipse for this work. Mulloy will notify the vendor and the resident.
New Business	
Completed	n/a
Open Forum	n/a
Meeting Adjourned	8:55 pm
Next Meeting Date/Time	Thursday, December 7, 2023, 6:30 pm.
Executive Session	



11/30/2023

The Harbor at Harrods Creek Board Meeting Minutes

11/30/2023, 6:30 pm, Clubhouse

Call to Order	6:30 pm
Board Attendees	Nancy Turner, Diane Hansen, Rosie Craggs, Linda Stebbins, Mike Britt Dave Duehmig - absent
Other Attendees	none
Secretary Report	Approval of Minutes from 11/16/2023
Treasurer Report	<ul style="list-style-type: none"> • 2024 DRAFT Budget reviewed. This will be confirmed at the 12/7/2023 meeting. • 2024 DRAFT Contracts list reviewed. This will be confirmed at the 12/7/2023 meeting. • CD renewal – We have a CD up for renewal on 12/9/23. A motion was made by Diane Hansen to rollover the CD of \$10,388.75 to the Harbor Reserve account. Mike Britt seconded. The board passed the motion.
Property Mgmt Report	n/a
President	<ul style="list-style-type: none"> • Elections January 9, 2024
Committee Report	<ul style="list-style-type: none"> • Buildings – <ul style="list-style-type: none"> ○ 5019 Marina Cove chimney maintenance – two bids were submitted, and the board approved the bids from United Dynamics and Louisville Masonry and Stone. ○ 6483 Marina Dr. wood siding maintenance – the board approved the estimate for this work.
Old Business	<ul style="list-style-type: none"> • The open litigation case against the Harbor has been mediated to closure. Final documents are to be completed by the end of the year.
New Business	
Completed	n/a
Open Forum	n/a
Meeting Adjourned	8:15 pm
Next Meeting Date/Time	6:30 pm Clubhouse, December 7, 2023
Executive Session	

The Harbor at Harrods Creek Board Meeting Agenda

12/07/2023, 6:30 pm, Clubhouse

Call to Order	6:31 pm
Board Attendees	Nancy Turner, Rosie Craggs, Mike Britt, Linda Stebbings Absent – Dave Duehmig, Diane Hansen
Other Guest Attendees	n/a
Secretary Report	Minutes from 11/30/2023 – approved by the board.
Treasurer Report	<ul style="list-style-type: none"> • 2024 Budget – Rosie Craggs made a motion to approve the 2024 budget. Linda Stebbins seconded. The Board approved the 2024 Budget. (see attached) • 2024 Contracts – Mike Britt made a motion to approve the 2024 contract list. Rosie Craggs seconded. The Board approved. <ul style="list-style-type: none"> ○ Pest Control – Mike Britt made a motion to approve the IPM Pest Control contract and stop the OPC pest control contract. Rosie Craggs seconded. The board approved the cancelation of OPC and a new contract with IPM. IPM will charge \$700 annually for quarterly exterior building spraying. We will keep OPC for the Sentricon contract (termites) ○ Pest Control – Linda Stebbins made the motion to <u>stop</u> having the HOA pay for interior unit spraying of pest control. Rosie Craggs approved. The board approved to stop this payment. IPM is offering a \$25 fee for interior unit spraying.
Property Mgmt Report	n/a
President	<ul style="list-style-type: none"> • 2024 Plan – see attached document. <ol style="list-style-type: none"> a. Paint another building b. Complete Re-roof 2 buildings, 1 garage, entrance, storage shed. c. Landscape Tree Maintenance d. Rewire pool pumproom e. Replace remaining 4 Electrical Panels f. Erosion Committee
Committee Report	<ul style="list-style-type: none"> • Buildings – <ul style="list-style-type: none"> ○ Remediation at 6418 Marina Dr. – Rosie Craggs made a motion to have the mold remediation work done at 6418 Marina Drive, Linda Stebbins seconded. The board approved this work. <ul style="list-style-type: none"> ▪ In approving the Board considered risks associated with waiting to avoid cross contamination issues with other areas. However, other affected units are represented by counsel and have not provided timelines as to their remediation. The Board is choosing to move forward now rather than wait for confirmation from those units as to their remediation.
Old Business	<ul style="list-style-type: none"> • n/a
New Business	
Completed	
Open Forum	<ul style="list-style-type: none"> • A question was asked about when the Community Meetings will be held.

	<ul style="list-style-type: none"> ○ <i>The next Association meeting is January 9, 2024, 7:00 pm at the clubhouse. This meeting is the 2024 board election and Association meeting. Notices will be posted 5 days prior to the meeting.</i> ● Kathleen Price asked why the attorney has given Mengel Exteriors siding information. <ul style="list-style-type: none"> ○ <i>A Siding evaluation was done of the completed siding on K1, K2, K3 buildings on Marina Dr. The Association attorney is in negotiations with Mengel to see if we can resolve the siding issues related to installation.</i> ● Kathleen Price requested an Alert be sent if anyone is taking pictures of the buildings. <ul style="list-style-type: none"> ○ <i>The board agreed. Nancy Turner was taking pictures of the buildings in November 2023 as the pictures were needed for the new Flood Insurance carrier.</i> ● Kathleen Price requested an Alert to be sent to residents regarding issues on Harrods Cove. <ul style="list-style-type: none"> ○ <i>Debbie Ensign, the Neighborhood Watch Captain, has been notified. She will provide the Alert information.</i>
Meeting Adjourned	7:10 pm
Next Meeting Date/Time	7:00 pm Election and Association Meeting, Clubhouse, January 9, 2024
Executive Session	