

Harbor Board Meeting Minutes  
Tuesday January 8, 2019

**ANNUAL MEETING/ ELECTION:**

Chris Rich began the meeting with an overview of the dozens of projects that have been completed in 2018 as well as briefed residents on several current projects. Then Chris Rich and Nancy Turner, the two candidates, gave their speeches and voting got underway. Since there were just two candidates for three open seats, Connie Carrol, the Nominating Committee Chair, conducting the voting with a show to hands. Chris Rich and Nancy Turner were elected, and one board position remained open.

**I. Welcome and Call Meeting to Order:**

The Annual Meeting was called to order at 8:09 pm, with a quorum present, following the Harbor Board Election. No residents were present for the meeting, having left after the election.

Board members in attendance: Ron Jones, Tommy Cooper, Linda Hestand, Chris Rich, who was re-elected for a second term, and Nancy Turner, who was newly elected. Chris accepted the position of President and Nancy accepted the position of Treasurer. Jim Bramble was absent.

Tommy moved to appoint Ron to the vacant Board position and Chris seconded. The vote was unanimous.

Chris reminded everyone that this Board practiced total disclosure and transparency and went through the meeting format. Chris and Nancy plan to meet with Beth very soon to go over the financial information.

**Minutes:**

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris moved to accept, Ron seconded and the motion passed. The minutes were approved as presented.

**II. Reports of Board Members:**

A. **Treasurer's Report** – Chris gave an overview of the budget process.

B. **Buildings & Maintenance** – no report

C. **Lawn & Grounds Maintenance, Lakes** – no report

D. **Landscape** – no report

E. **Correspondence & Newsletter** – no report

F. **Pool** – Pool repairs have begun, which includes new tiles and coping

G. **Marina** - no report

H. **Mulloy Properties** – no report

I. **Plumbing & Leaks** – no report

J. **Legal Matters (including By-laws)** – no report

K. **Insurance** – no report

L. **Snow & Storm Debris Removal** – no report

**M. Roads & Signage** – no report

**N. Clubhouse** – no report

**O. Storage Lot** – no report

**P. Tennis Courts** – no report

**Q. Drainage & Soil Erosion** – Chris is working with Vector Engineering on this project.

**R. Resident Complaints** – no report

**S. Emergency Repairs** – no report

**T. Creek Wall Repairs** – no report

**U. Creek Wall** – no report

**III. Community Expression:** none at this time

**IV. Reports of Special Committees:** none at this time

**V. Special Orders:** none at this time

**VI. Unfinished Business:** Tommy reported on the parking requirement signage and car identification stickers. You can purchase a mirror hanger for \$2, write your sticker number on it, and use it for guests. It was determined that only three stickers will be issued per household/unit, with exceptions made on a case-by-case basis. Tommy reviewed the rules and fine structure for those residents without I.D. stickers on their vehicles. The first violation gets a letter from Mulloy; second violation is a \$10 fine, and third violation is a \$25 fine. Chris moved to accept the new rules, Nancy seconded, and the motion was passed with a unanimous vote.

**VII. New Business:** none at this time

Our next workshop is Tuesday, February 5 and the next community meeting is Tuesday, February 19.

Chris adjourned the meeting at 8:34 pm.

Respectfully submitted by Linda Hestand

Harbor Board Meeting Minutes  
Tuesday February 19, 2019

**I. Welcome and Call Meeting to Order:**

The Annual Meeting was called to order at 7:00 pm, with a quorum present, and about 16 residents in attendance. Chris reminded everyone that this Board practices total disclosure and transparency.

Board members in attendance: Chris Rich, Tommy Cooper, Jim Bramble, Linda Hestand, Ron Jones, and our new Treasurer Nancy Turner.

Chris introduced Nancy Turner, our new Treasurer.

**Minutes:**

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris moved to accept, Ron seconded and the motion passed. The minutes were approved as presented.

**II. Reports of Board Members:**

- A. Treasurer's Report** – Nancy used the screen to show the Harbor's budget and explained what everything was. She said the marina is now separated from the rest of the Harbor. For 2019, the marina has approximately \$172,000 in assets, a monthly budget of \$4,168 and a yearly budget of \$50,000. The Harbor has approximately \$157,000 in assets, with a monthly budget of \$54,700 and a yearly budget of \$654,360.

There are big expenses coming, such as FEMA insurance, siding, pool repair, retaining wall. Our monthly water and MSD bills are very high. Beth at Mulloy Properties, along with her team, will break down water usage by building to target water leaks. We're looking to recoup fees on the double wide unit. CDs are squared away and we'll be watching for higher interest rates as they are up for renewal.

**B. Buildings & Maintenance**

- a. Siding: Ron reported on the siding project. We plan to hire an architecture firm to advise on designs and the material to be used, which will be Phase 1. This preliminary phase will result in schematics for the bidding process, and we will sign this contract tonight
- b. Roofs: Chris stated that three new half-roofs were put on last year due to leaks. It is planned that those units will have the other half of the new roof installed this year.
- c. Concrete Leveling: May have more repairs done this fall

**C. Lawn & Grounds Maintenance, Lakes**

- a. Mulch: Greenscapes has been asked to add a light layer of mulch to beds

**D. Landscape** – already covered

**E. Correspondence & Newsletter** – Linda will work on a newsletter for March.

**F. Pool** – Chris reviewed the repairs being done on the pool, including new tiles and coping. Any repairs to the concrete decking are not budgeted for this year.

**G. Marina** – Slip rental information has gone out.

**H. Mulloy Properties** – no report

- I. **Plumbing & Leaks** – Several pin hole leaks have been repaired in the past couple months. It seems that water leaks are more prevalent at 37 degrees and has to do with the density of water at that temperature.
- J. **Legal Matters (including By-laws)** – The Harbor is now receiving maintenance fees from the double wide, and our attorney is trying to recover back monies owed.
- K. **Insurance** – Nancy has been working with our agent on flood coverage for our buildings.
- L. **Snow & Storm Debris Removal** – Jim reported that we've only had one snow occurrence which resulted in Greenscapes salting some areas.
- M. **Roads & Signage** – Tommy is working on signs advertising slips for lease, to be placed at Hwy 42. The car sticker enforcement letter will be sent out soon.
- N. **Clubhouse** – Jim commended Linda and Chris for their efforts in getting the clubhouse interior painted with fresh colors, and especially the new lights and plates, which Chris took the time to install. We hope to replace the icemaker in the future.
- O. **Storage Lot** – Some residents are leasing space in the storage lot and the money collected will go to the general fund.
- P. **Tennis Courts** – The top layer of tiles was dislodged during flooding and will be addressed.
- Q. **Drainage & Soil Erosion** – Chris reported that there have been problems with water flowing down the hill and flooding Mr. Dye's garage on Forest Lake Drive. The Board has been getting bids for remediating the water drainage. Tommy suggested that a man-made dam, a product made to keep water and sludge away from buildings, may be helpful. Mr. Dye spoke about this problem and the damage to his garage. Chris hopes to have this resolved in about five weeks.
- R. **Resident Complaints** – no report
- S. **Emergency Repairs** – no report
- T. **Creek Wall Repairs** – Vector Engineering is working on this. Repairs are estimated in the \$100,000 range.
- U. **Creek Wall** – Vector Engineering working on this. Funding to be pursued to offset the cost.

**III. Community Expression:** Selene thanked Tommy for the flood updates. Many residents agreed that his updates have been very helpful.

**IV. Reports of Special Committees:**

- a. **Social Committee:** The Social Committee is meeting soon to plan the spring party, scheduled for April 6. A flyer will be sent out with details.
- b. **Sharing & Caring:** Allyson reported on illnesses, deaths, birthdays, etc...
- c. **Neighborhood Watch:** Norma reported there are two new members, Linda Stebbins on Marina Cove and Gail Heidaman on Harrods Cove. She is looking for a volunteer for Forest Lake Drive.

**V. Special Orders:**

- a. **Fountain maintenance:** Chris moved to appoint Bobby Cravens as committee chair to care for the fountains. The Harbor will purchase his trailer. Jim seconded and the motion passed.

- b. Lakes: Chris moved to renew the contract with Aquatic Control for maintenance of our lakes. Linda seconded and the motion passed.
- c. Decks: Chris moved to enter into an agreement with Vector Engineering for \$3,600 to conduct deck surveys. Ron seconded and the motion passed.
- d. Reach Alert: Chris moved to spend \$600 to purchase this phone texting notification service to notify residents in real time of repairs and various timely issues, such as water being turned off in your building, flash floods, etc... Jim seconded and the motion passed.
- e. Pool Gate: Chris moved to spend \$750 on an aluminum gate for the pool that will house an RDIF unit for better security. The fee structure for offenders will be updated. Jim seconded and the motion passed.
- f. Code of Conduct: Chris moved to accept the document, which all Board members have signed. Ron seconded and the motion passed.
- g. Website: Chris moved to spend \$600 to create an official Harbor website, on which official Harbor news can be posted. Tommy seconded and the motion passed.
- h. Architect: Ron moved to enter into a contract with JRA Architects, at a cost of \$7,000 to complete Phase 1. Chris seconded and the motion passed.

**VI. Unfinished Business:** none

**VII. New Business:**

- a. There have been issues with vehicles being parked directly in front of sidewalks, obstructing their use. The Board will investigate having the asphalt striped as a 'no parking' area.
- b. The Board is looking into new address numbers for all units, which can moved to the new siding, once it is installed.

Our next workshop is Tuesday, March 5, and the next community meeting is Tuesday, March 19, 2019.

Chris adjourned the meeting at 8:21 pm.

Respectfully submitted by Linda Hestand

# Harbor Board Meeting Minutes

## Tuesday March 19, 2019

### I. Welcome and Call Meeting to Order:

The March meeting was called to order at 7:05 pm, with a quorum present, and about 15 residents in attendance. Chris reminded everyone that this Board practices total disclosure and transparency.

Board members in attendance: Chris Rich, Tommy Cooper, Jim Bramble, Linda Hestand, Ron Jones, Nancy Turner.

### Minutes:

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any corrections and there were none. The minutes moved to accept, Ron seconded and the motion passed. The minutes were approved as presented.

### II. Reports of Board Members:

- A. Treasurer's Report** – Nancy reviewed the Harbor's budget as of February 28. She reminded residents that the Marina and Harbor are now separate from each other. The Harbor has about \$151,000 in assets, with a monthly income of \$55,000. The Marina has about \$171,000 in assets with slip lease down payments beginning to come in.

as of Feb 28, 2019		REVENUE			EXPENSES		
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget
Marina	\$170,967.29	\$98.56	\$208.61	\$4,168.00	\$1,618.08	\$2,695.25	\$4,916.00
Harbor	\$150,546.11	\$55,244.15	\$110,221.40	\$109,609.98	\$58,331.07	\$104,773.58	\$112,052.66

Large expenses, over what was anticipated, includes insurance, and clubhouse updating. Other big expenses coming up include FEMA insurance, siding, and the retaining walls.

HOA fees are determined by the square footage of your unit's footprint. Watch for a future town hall meeting invitation to review the Master Deed updates.

### B. Buildings & Maintenance

- a. Siding: Ron reported that the siding project is moving forward. A town hall meeting will be scheduled in the near future with visuals of what the siding could look like.
- b. Decks: Vector Engineering is performing a study of all decks and will report on conditions soon. Deck maintenance and repair is the responsibility of the unit owner and some are in need of repair.

### C. Lawn & Grounds Maintenance, Lakes

- a. Mulch: Greenscapes will be in the Harbor week of March 25 (weather permitting), to perform a spring cleanup, which includes weed control and mulch. Please remember that no one owns any portion of the yard in front of, or around their unit. The Harbor consists of 28 buildings on 42 acres and individual unit owners need to understand that Greenscapes is performing services according to the budgeted contract we have with them for the entire community.
- b. Jim reported that we had two downed trees. Money was saved on cleanup thanks to Chris, Tommy, and some residents taking care of the removal. Chris was grateful for those residents stepping up and thanked them.
- c. Lakes: Grass carp will be added to the upper lake and new ideas will be tried to reduce algae growth. The Aquatic Control contract has been renewed and started 3/1/19.

**D. Landscape** – already covered

**E. Correspondence & Newsletter** – Linda reported that the spring newsletter just went out via email from Mulloy Properties and that a copy will be placed in paper boxes this week.

**F. Pool** – Before tonight's meeting was called to order, Chris invited residents to step outside to see the repaired pool, which was a budgeted expense, spread over 2019. Residents thought the new tile and coping looked great and were happy to hear that the majority of leaks have been repaired. Repairs to the concrete decking will be budgeted in the future with a complete replumb of pool.

**G. Marina**

- a. Slip rental down payments are starting to come in.
- b. Jarboe will dredge in the marina as soon as the flooding has subsided.
- c. Tommy negotiated a price with Sweep All to clean the parking lot of mud and silt after flooding events.

**H. Mulloy Properties** – Beth reported on open work orders such as roof leaks, uneven sidewalks, loose shingles, drainage issues, clogged drains at dumpsters (to be cleaned out by Dauenhauer.) Per the Board's request, Beth has someone working on an official website for the Harbor. If anyone has pictures from around the Harbor, please send those to Beth.

**I. Plumbing & Leaks** – no report

**J. Legal Matters (including By-laws)**

- a. Double wide: The Harbor receives maintenance fees and our attorney is working to recover back monies owed.
- b. Ernst fence: The Board had discussed this situation and all Board members agreed that what has occurred is a breach of contract. The Board will take steps to remove the fence.

**K. Insurance** – Working to get our flood zone buildings covered at 80%.

**L. Snow & Storm Debris Removal** – Jim has ordered no more snow!

**M. Roads** – We are looking into painting the humps with a reflective paint so they are more visible at night.

**N. Clubhouse & Signage** – Tommy reviewed the parking sticker policy and said the enforcement policy would be voted on tonight and is effective April 1, 2019. He also said we won't knowingly tow a resident's car. If someone is non-compliant, the owner will get a warning letter. If still non-compliant, there is a \$10 fee. Then \$25 fee. If still no compliance, our attorney will get involved. As a safety matter, it is important to know what vehicles belong in the Harbor. If you have a visitor overnight, simply write your sticker # on a piece of paper and put on dashboard.

**O. Storage Lot** – Tommy said bills will go out in April and that the season starts May 1, 2019.

**P. Tennis Courts** – Tommy will ask for volunteers to help clean up at a future time.

**Q. Drainage & Soil Erosion** – Chris had reported at the last meeting that there had been ongoing erosion and flooding problems at the garage at 5525 Forest Lake Drive. He was happy to report that the Harbor's part is done.

## **R. Resident Complaints**

- a. Ceiling leak complaint, repaired.
- b. Several residents thanked Tommy for his diligence and thoughtfulness in sending out the flood action notices. Residents were grateful for the notices.
- c. Chris read a hateful email about the flood action notices.

## **S. Emergency Repairs – already covered.**

**T. Creek Wall Repairs –** Vector Engineering working on this. The Harbor will be responsible for paying for this, and repairs are estimated in the \$100,000 range.

**U. Creek Wall –** Vector Engineering working on this. We understand that outside funding may be available.

## **III. Community Expression: none**

## **IV. Reports of Special Committees:**

- a. Welcoming Committee: Connie reported that she has delivered welcome packets to new residents.
- b. Social Committee: The 'Welcome to Spring Party' is on April 6. Details have gone out.
- c. Sharing & Caring: Linda read Allyson's report on illnesses, deaths, birthdays, etc...
- d. Neighborhood Watch: Norma reported that it's been quiet, and that she is looking for a volunteer for Forest Lake Drive. She reminded everyone to lock their cars.

## **V. Special Orders:**

- a. Tommy moved to add sticker enforcement to the Harbor Rules & Regulations document. Chris seconded and the motion passed.

## **VI. Unfinished Business: none**

## **VII. New Business:**

- a. Chris has been inundated with resident's personal issues. One such issue was a conflict between neighbors at the end of Harrods Cove **regarding parking spaces**. They wanted Mulloy Properties or the Board to fix their personal issues. Chris reminded residents that the Board's main objective is to enforce the Master Deed, **and it states there are no assigned parking spaces in common areas of the Harbor**. It is neither a Board nor a property manager function to mediate or fix disputes and/or personal issues between neighbors.

Our next community meeting is Tuesday, April 16, 2019.

Chris adjourned the meeting at 8:28 pm.

Respectfully submitted by Linda Hestand

***PLEASE SAVE PULL TABS FROM CANS AND PLACE IN THE PAPER BOX AT 5010 MARINA COVE.***



# Harbor Board Meeting Minutes

## Tuesday April 16, 2019

### I. Welcome and Call Meeting to Order:

The April meeting was called to order at 7:00 pm, with a quorum present. About 25 residents were in attendance. Chris reminded everyone that this Board practices total disclosure and transparency.

Board members in attendance: Chris Rich, Jim Bramble, Linda Hestand, and Nancy Turner. Tommy Cooper and Ron Jones were absent.

### II. Minutes:

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any revisions to be made and there were none. The minutes were approved as distributed.

### III. Reports of Officers:

#### A. Treasurer's Report

1. Nancy said she is researching options in case the Harbor wants to take out a loan for the siding.
2. Nancy talked about the pending flood insurance cost, and how it was holding up other expenditures until it was settled and a final cost known.
3. Nancy reminded everyone that there would be an HOA meeting this Thursday regarding the architectural square footage assigned to each unit. There may be slight adjustments to fees.
4. Nancy reviewed the first quarter numbers below.

as of Mar 31, 2019		REVENUE			EXPENSES			STATUS
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev-YTD Exp
Marina	\$173,095.12	\$3,419.69	\$3,628.30	\$12,499.97	\$1,291.86	\$3,987.11	\$7,374.94	↔
Harbor	\$186,691.89	\$54,933.15	\$165,154.55	\$164,414.99	\$32,973.12	\$132,638.37	\$157,996.08	↔

19-Mar	Harbor	Closed a PNC account and invested (approx \$35K) into an 18 month CD at 2.3%.
19-Mar	Harbor - Largest expenditures	Pool - Large posting for the pool updates. Still slightly under budget, but very little wiggle room. Pool looks Great!
April	Master Deed	Community meeting scheduled April 18.
April	Revenue/Expenses	Marina - expecting the slip fees to come in by the end of April. We will see a large expense for April to cover the dredging of the Marina area. Harbor - Evaluating the expenses for the tree removal and replanting. Continuing to gather the flood insurance information.

#### B. Buildings & Maintenance

- a. Roof work on hold, pending flood insurance cost.
- b. Chris advised residents to watch for a townhall meeting notice regarding siding.

#### C. Lawn & Grounds Maintenance, Lakes

- a. Greenscapes: A nice job was done with mulch and a spring clean-up, and most residents were happy and ready for spring to arrive. Mowings are scheduled for Thursdays and Fridays, weather permitting. Any tree replacement is on hold pending flood insurance cost.
- b. A group of residents living next to the upper lake met with board members and Chris reviewed what was discussed. He'll see if a meeting can be set up to include MSD, since this lake is actually their storm water retention pond. Our contact at Aquatic Control will also be invited. Linda and her husband Russell have ordered an algae rake, on behalf of the Harbor, and will try it out this coming weekend. An email will go out asking for volunteers when a date is determined for the clean-up. Russell is picking up several young grass carp in

Shelbyville on April 27, so clean-up will likely take place that morning about 9:30 am (weather permitting), after the grass carp are released into the lake. A resident suggested installing pumps to recirculate the water and Chris invited him to the next lake meeting.

**D. Landscape** – already covered

**E. Correspondence & Newsletter** – Linda reported that the next quarterly newsletter will go out as we get closer to summer.

**F. Pool**

- a. Chris announced that Damien Adkins was appointed pool chairman. Thank you Damien!
- b. A pressure check was done on the water lines.
- c. We are awaiting health department documentation.
- d. Our pool opens on Friday, May 17 and we're hoping for good weather!

**G. Marina**

- a. The gate will be put back together soon.
- b. The water is now on at the marina.
- c. The marina's entrance and main fairways were dredged, per our permits. Once boats start moving, we'll find out about the slips and any depth issues.
- d. The meter reading and billing will be done by Mulloy Properties.
- e. We still plan to cut a swath through the peninsula for more water flow.

**H. Mulloy Properties** – Beth reported on open work orders such as roof leaks, gutter issues, etc... Beth stated that Nancy is working with Chelsea on the Harbor's new website. If anyone has pictures from around the Harbor, please send those to Beth.

**I. Plumbing & Leaks** – no report

**J. Legal Matters (including By-laws)** – no report

**K. Insurance** – Chris reviewed flood insurance and some options we have. Beth recommended to everyone that they google FEMA coverage to read up on it.

**L. Snow & Storm Debris Removal** – Jim said there is minor debris at the marina from flooding, and that it will be cleaned up.

**M. Roads** – no report.

**N. Clubhouse & Signage** – No smoking signs will be ordered.

**O. Storage Lot** – Bills will go out on/about May 1, 2019.

**P. Tennis Courts** – no report

**Q. Drainage & Soil Erosion** – Chris had reported in the past about erosion and flooding problems at 5525 Forest Lake Drive. He reported that the Harbor installed a pump and the resident was to install a GFI.

**R. Resident Complaints** – already covered.

**S. Emergency Repairs** – none reported.

**T. Creek Wall Repairs** – On hold until flood insurance decided.

**U. Creek Wall** – On hold until flood insurance decided.

**V. Water Dept PRV Installation**

a. Chris said we are currently at 134 psi, which is a lot of force and partly to blame for blowing up five of our older water meters. Normal residential water pressure is 60 – 70 psi and once the regulators are installed, our water pressure will be in that range.

b. A committee of volunteers was formed to oversee the landscaping portion of this project and they met Monday night. Ideas were reviewed and a plan will be submitted to the board. These volunteers are greatly appreciated!

**III. Community Expression:**

1. Carol DeMoise asked if this Thursday's HOA square footage meeting could be rescheduled since it was Easter week. Beth responded that this Thursday was the only date which worked for our attorney, and that no one realized it was Easter week.

2. Dorene Stein asked for an update on house numbers. Chris responded that those were on hold for now.

**IV. Reports of Special Committees:**

a. Welcoming Committee: no report.

b. Social Committee: The 'Welcome to Spring Party' was a lot of fun and was attended by about 30 residents. Lots of mingling took place and we welcomed new residents.

c. Sharing & Caring: Linda read Allyson's report on illnesses, deaths, birthdays, etc...

d. Neighborhood Watch: Norma said that she was stepping down from being captain.

**V. Special Orders:**

a. Chris moved to accept the updated pool rules. Jim seconded, the vote was unanimous and the motion passed.

**VI. Unfinished Business:** none

**VII. New Business:** none

Our next community meeting is Tuesday, May 21, 2019.

Chris adjourned the meeting at 8:25 pm.

Respectfully submitted by Linda Hestand

***PLEASE CONTINUE SAVING PULL TABS FROM CANS AND PLACE IN PAPER BOX AT 5010 MARINA COVE***

# Harbor Board Meeting Minutes

## Tuesday May 21, 2019

### I. Welcome and Call Meeting to Order:

The May meeting was called to order at 7:00 pm, with a quorum present. About 30 residents were in attendance. Chris reminded everyone that the Board practices total disclosure and transparency. He reminded everyone that the work shop is public, all votes are made at the community meeting and are recorded in the minutes, Beth will review the call log and work orders in general, the board of director's abide by a code of conduct, and public complaints are shared.

Board members in attendance: Chris Rich-President, Jim Bramble-Vice President, Nancy Turner-Treasurer, Linda Hestand-Secretary, and Ron Jones-Special Projects. Tommy Cooper-Special Projects was absent.

### II. Minutes:

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any revisions to be made and there were none. The minutes were confirmed as distributed.

### III. Reports of Officers:

#### A. Treasurer's Report

Nancy reviewed the Treasurer's Report. She stated that last month, the Marina brought in revenues of almost \$33,000 in slip rental fees. The marina was dredged and that cost was \$12,000. The Harbor's revenue in April was about \$55,000 with \$57,000 in expenses.

as of APR 30, 2019		REVENUE			EXPENSES			STATUS
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev-YTD Exp
Marina	\$194,064.85	\$32,528.53	\$36,156.83	\$12,499.97	\$11,558.80	\$20,610.92	\$7,374.94	↔
Harbor	\$192,777.28	\$55,163.62	\$220,318.17	\$219,220.00	\$57,281.54	\$189,919.91	\$221,106.38	↔
April	Harbor	Water billing is down. Seems the leaking has been taken care of with letters that have been sent. Thanks to all. Pool opened May 17, looks nice.						
April	Marina	Slip rental and payments have been coming in. The Harbor Master is continuing to find renters. We have several open slips. Largest expense - dredging of the marina area.						

#### B. Buildings & Maintenance

- a. Chris will review roof conditions and will publish the rankings.
- b. Repairs on buildings, such as woodpecker holes, will be repaired with a filler product and painted to match the surrounding wall.

#### C. Lawn & Grounds Maintenance, Lakes

- a. Jim said that Greenscapes mowed in the rain, missed some spots, and have since come back to mow those places. They will do trimming, plant some planned trees and do a clean-up, such as removing ivy. Mulloy properties will send out an email once that date is set.
- b. On April 13, the upper lake received new grass carp and about 8 residents helped remove floating dead algae off the lake's surface. The residents who back up to that lake are very happy with the results and are grateful to everyone who was involved with the clean-up effort. As more dead algae floats to the surface, a few of the nearby residents will remove it as needed, and we thank them for that.
- c. Chris thanked Bobby Craven for taking care of the fountains, replacing lights and keeping them running.
- d. Shirley Woodard expressed her gratitude for the clean up performed at the upper lake. She would like the names published in these minutes, but no one present had a list of those

names. If someone can provide that list of names to Linda (lkhestand@gmail.com), they will be published in the next newsletter.

**D. Landscape** – already covered

**E. Correspondence & Newsletter** – the summer newsletter will go out in July.

**F. Pool**

- a. Chris said that the pool opened May 17, in time for very hot weather.
- b. The Board of Health inspected and gave us a score of 91%.
- c. An outdoor shower will be installed soon, in accordance with Board of Health regulations.

**G. Marina**

- a. There are several slips still available and signs have been installed.
- b. The electric gate will be re-installed in the next couple weeks.
- c. We're looking at installing a kayak launch in the next month or so.

**H. Mulloy Properties**

- a. Beth reported on complaints and work orders such as roof leaks, gutter issues, etc...
- b. Residents were reminded to sign up for the Reach Alert as it will be the main form of communication to resident's phones via text and/or to an email address. Call Mulloy Properties if you have questions.
- c. The Harbor's official website is almost ready.

**I. Plumbing & Leaks** – Chris reported that Jana's house flooded due to the plastic fitting on an upstairs toilet breaking. Chris reminded residents to have old parts replaced by a professional plumber, as the plastic parts get brittle with age. He also suggested that residents have a qualified electrician check all outlets, etc... again due to the age of these homes.

**J. Legal Matters (including By-laws)**

- a. Double wide – we are trying to track down the previous owners.
- b. Ernst fence – this should be resolved in the next couple weeks.

**K. Insurance** – we are still discussing options for flood insurance and are waiting for two quotes.

**L. Snow & Storm Debris Removal** – Jim said there is minor debris at the marina from flooding, and that it will be cleaned up by Greenscapes.

**M. Roads** – no report.

**N. Clubhouse & Signage** – looking at storage sheds to house pool chemicals to get them out of the clubhouse. New signs are now up at the pool and we are in compliance with the Board of Health, thanks to Tommy Cooper.

**O. Storage Lot** – bills were sent out May 1, 2019.

**P. Tennis Courts** – Greenscapes will spray the weeds and grass growing up inside the tennis court. A resident has noticed kids hitting balls and pucks, and making loud noises on the tennis courts. According to the Master Deed, the tennis court is only to be used for tennis, so the Board will look into appropriate signage.

**Q. Drainage & Soil Erosion** – no report

**R. Resident Complaints** – already covered

**S. Emergency Repairs** – none reported

**T. Creek Wall Repairs** – on hold until flood insurance decided and hoping for an inexpensive solution. Vector is submitting a quote for repair.

**U. Creek Wall** – on hold until flood insurance decided. Vector is submitting a quote.

**V. Water Dept PRV Installation**

a. Chris reported on committee activity, since no one was at this meeting. There are plans for fencing and landscaping, and the proposal has been submitted to the Water Company. This project will probably begin by the end of this year and may take a year and a half.

**III. Community Expression:** none

**IV. Reports of Special Committees:**

a. Welcoming Committee: No report.

b. Social Committee: The social committee is working on plans for the August 3 summer party, which will include a bonfire. Mark your calendars!

c. Sharing & Caring: Linda read Allyson's report on illnesses, deaths, birthdays, etc...

d. Neighborhood Watch: Looking for a new Captain, if anyone is interested.

**V. Special Orders/Board Vote:**

a. Chris moved to comply with State law by removing the fence and taking back the common property. Jim seconded, the vote was unanimous and the motion passed.

**VI. Unfinished Business:** none

**VII. New Business:** none

Our next community meeting is Tuesday, June 18, 2019.

Chris adjourned the meeting at 8:18 pm.

Respectfully submitted by Linda Hestand

***PLEASE CONTINUE SAVING PULL TABS FROM CANS AND PLACE IN PAPER BOX AT 5010 MARINA COVE***

Harbor Board Meeting Minutes  
Tuesday June 18, 2019

**I. Welcome and Call Meeting to Order:**

The June meeting was called to order at 7:00 pm, with a quorum present. About 24 residents were in attendance. Chris reminded everyone that this Board practices total disclosure and transparency. He reminded everyone that the work shop is public, all votes are made at the community meeting, Beth will review call log and work orders in general, the board of director's abide by a code of conduct, and public complaints are shared.

Board members in attendance: Chris Rich, Jim Bramble, Linda Hestand, Ron Jones, Nancy Turner, and Tommy Cooper.

**II. Minutes:**

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any revisions to be made and there were none. The minutes were confirmed as distributed.

**III. Reports of Officers:**

**A. Treasurer's Report**

Nancy reviewed the Treasurer's Report. She stated that last month, the Marina brought in revenues of almost \$14,400 in slip rental fees and is in good shape. The Harbor's budget is holding steady, with no large expenditures. In May, we had revenue of about \$55,800 with almost \$39,000 in expenses.

as of MAY 31, 2019		REVENUE			EXPENSES			STATUS
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev-YTD Exp
Marina	\$207,207.40	\$14,392.42	\$50,549.25	\$47,083.31	\$1,249.87	\$16,795.78	\$12,291.62	↔
Harbor	\$216,409.34	\$55,858.38	\$276,176.55	\$274,025.01	\$38,900.78	\$228,820.69	\$267,049.60	↔
May	Harbor	Anticipate Flood Ins quotes by the end of the month. We have change CPA firms. Thankyou to Tim Masterson and hello to Brenda Goforth of Goforth & Henson. July update will have a mid-year review of revenue and expenses.						
May	Marina	3 Refunds. 38 slips with 9 open.						

Nancy reported that the Board is working with agents on flood insurance and expect quotes by the end of June.

We're with a new CPA firm -- Brenda Goforth, and she will be here at our August meeting. For July's meeting, Nancy will prepare an overview of the first six months of the year.

The Marina has given three refunds and at this time has nine open slips.

The new official website for the Harbor at Harrods Creek is: <https://www.theharboratharrodscreek.com>

**B. Buildings & Maintenance**

- a. Roofs: Chris reported that roof reviews are being conducted this week and gutters will be cleaned out.
- b. Siding: Ron reported that our architect has been on vacation the last two weeks. Ron expects to get materials and cost information from him soon.

**C. Lawn & Grounds Maintenance, Lakes**

- a. Jim said that Greenscapes' schedule has been delayed with constant rain. The pruning and dead tree removal projects have been delayed; Mulloy will notify residents once the work is rescheduled.
- b. The upper lake's algae problem is a complex issue and will continue to be discussed.

**D. Landscape -- already covered**

**E. Correspondence & Newsletter** – the summer newsletter will probably go out in July.

**F. Pool**

- a. Chris said that the pool's broken gate has been repaired.
- b. The outdoor shower will be installed in the next few weeks.

**G. Marina**

- a. Tommy reported there are nine slips available and he has spoken with three potential renters. We plan to turn two slips near the parking lot into kayak ramps. This is for residents and their guests only, with no fee charged.
- b. Jarboe's will dredge the far side of the marina.
- c. Silt has gathered in the slips where boats are not moved. There have been no complaints from folks who use their boats regularly.

**H. Mulloy Properties** – no report while Beth is on vacation

**I. Plumbing & Leaks** – no updates known on Jana's repairs. Remember that replacing old, brittle valves and other parts are the resident's responsibility.

**J. Legal Matters (including By-laws)**

- a. Double wide – prior owners not located yet.
- b. PDV valve on Harrods Cove – the committee is doing a good job on landscaping needs. Our attorney is involved. We'll take before and after pictures, of the roads and the leading to the area.

**K. Insurance** – we are still discussing options for flood insurance and are waiting for quotes from three companies. According to the master deed, the HOA is not required to provide flood insurance. We are investigating all possible options.

**L. Snow & Storm Debris Removal** – Jim said there is minor debris at the marina from flooding, and that it will be cleaned up by Greenscapes.

**M. Roads** – Ron reported our roads are in good shape and won't need to be sealed for several years.

**N. Clubhouse & Signage**

- a. Tommy is working on 'no smoking' signs for the clubhouse and will get signs for the tennis courts, per the discussion earlier.
- b. Chris said the Fire Marshall inspected and the batteries in the exit signs need to be replaced. Also new fire extinguishers will be purchased for the clubhouse and the docks.

**O. Storage Lot** – there are three new tenants using the storage lot.

**P. Tennis Courts** – Greenscapes has worked on the first court and a net will go up soon. The second court still needs repairs.

**Q. Drainage & Soil Erosion** – Chris said there was lots of water causing issues behind a building on Forest Lake Drive and French drains will be installed.

**R. Resident Complaints** – Beth on vacation so no report. One complaint about a dog pen has been resolved.

**S. Emergency Repairs** – none reported.

**T. Creek Wall Repairs** – pictures of the current, failing wall were shown. Chris pointed out the wood that was exposed due to erosion. Dirt is eroding at the bottom causing sink holes at the top of the fence. Vector is working on ideas for a permanent fix. This will be a Harbor cost and could be \$50,000.

**U. Creek Wall** – on hold until flood insurance decided. Vector is submitting a quote.



**V. Water Dept PRV Installation** – as reported earlier, the committee has been busy establishing the landscaping requirements. Bev Miller is heading the committee and doing a good job!

**III. Community Expression:**

1. Dan Heiskell spoke, saying he was the one who put up a dog pen in his front grass area. His dog was recovering from surgery and he wanted him to have fresh air, but in a confined area. He asked for permission to keep the pen for another week. Chris stated that it is the Board's mandate to follow the Master Deed and that such structures were prohibited.
2. Laura Lucas reported some boards needing replacement on the docks.
3. Brad Lucas has been working with a plumber to get an inspection rate to help owners get possible plumbing problems identified.

**IV. Reports of Special Committees:**

- a. Welcoming Committee: Connie said we've had three new residents since the last meeting.
- b. Social Committee: The summer party is Saturday, August 3 and will include a marina bonfire.
- c. Neighborhood Watch: New Captain needed, Wayne Fulton said he was interested.
- d. Sharing & Caring: Allyson reported that Mike Easton is home from rehab and is recovering from a broken back. Kenny Coyle is home after 10 days in the hospital and rehab. Janet Lee is in the hospital due to surgery. Ron Nackson has successfully undergone back treatment. Laura Ferguson is recovering from an injury. Ramona Rich is recovering from surgery. Virginia and Christine Holbert are recovering from a car accident. Barbara Robinson, who had moved to assisted living, has passed away. Since this meeting, Bill Johnston passed away. Dan Heiskell's dog is recovering from serious back surgery. Kit Delaney's daughter graduated from Spaulding University in Physical Therapy. Judy and Tony Kerger celebrated their 61<sup>st</sup> anniversary. Bev Miller and Evelyn Wang have performed tap dancing routines. Welcome new residents: Craig East, Nancy and Norman Johnson, Lisa and TJ, Davina Dodge, David and Alicia Cundiff

**V. Special Orders:** none

**VI. Unfinished Business:** none

**VII. New Business:** none

Our next community meeting is Tuesday, July 16, 2019.

Chris adjourned the meeting at 8:18 pm.

Respectfully submitted by Linda Hestand

***PLEASE CONTINUE SAVING PULL TABS FROM CANS AND PLACE IN PAPER BOX AT 5010 MARINA COVE***

## Harbor Board Meeting Minutes Tuesday July 16, 2019

### I. Welcome and Call Meeting to Order:

The July meeting was called to order at 7:00 pm, with a quorum present. About 20 residents were in attendance. Chris reminded everyone that this Board practices total disclosure and transparency. He reminded everyone that the work shop is public, all votes are made at the community meeting, Beth will review call log and work orders in general, the board of director's abide by a code of conduct, and public complaints are shared.

Board members in attendance: Chris Rich, Jim Bramble, Linda Hestand, Ron Jones, Nancy Turner. Tommy Cooper was absent.

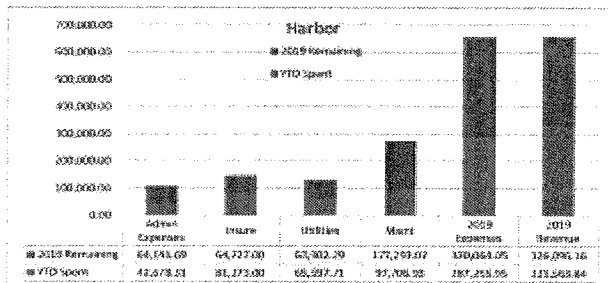
The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any revisions to be made and there were none. The minutes were confirmed as distributed.

### II. Reports of Officers:

#### A. Treasurer's Report

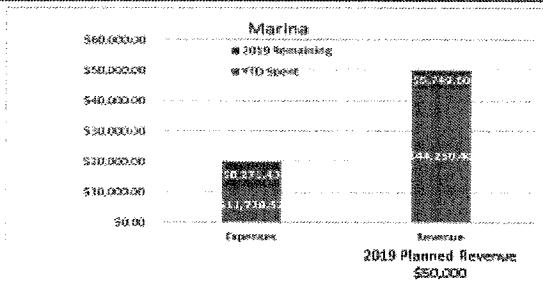
Nancy reviewed the mid-year summary report below, which represents the first six months of 2019. She went over the Treasurer's Report and reported on upcoming expenses of \$10,000 allocated for tree removal. there will be an electrical expense, he plans to have an electrician inspect meter boxes - we've had three fires recently. She stated that the Marina's income from slip rental fees totally pays for itself with \$20,000 allocated for expenses. There is \$44,250 in the Marina's account and we currently have 10 slips open.

#### HARBOR & MARINA - 2019 Mid Year Summary



**HARBOR - 2019 Budget - \$657,560.** YTD total expenses are holding steady since we have put a hold on all major expenditures.

Unplanned Expenses	Unplanned cost	Gameplan
Tree Removal	\$10,000	Harbor mid-year budget category re-allocations to cover these expenses.
Retaining Wall	\$50,000	
Carpentry	\$5,000	



**MARINA - 2019 Budget - \$50,000.** The Marina pays for all Marina expenses. Marina expenses are very dependent upon the weather.

Unplanned Expenses	Unplanned cost	Gameplan
Additional Dredging	\$10,000	Marina revenue can cover this.
Dock Maintenance	\$2,500	Marina revenue can cover this.

as of June 30, 2019		REVENUE			EXPENSES			STATUS	
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev.-YTD Exp.	Net Income
Marina	\$206,605.54	(\$32.63)	\$50,516.62	\$47,499.98	\$569.23	\$17,365.01	\$29,500.00	↔	\$33,151.61
Harbor	\$226,505.80	\$55,387.29	\$331,563.84	\$328,830.02	\$58,435.26	\$287,255.95	\$330,159.70	↔	\$44,307.89
June	Harbor	Flood Insurance updates coming from multiple sources. It is taking longer than anticipated. We had an emergency spend of \$5995.00 to Corrigan Electric due to a fire at the meter load center on building A2. This was caused by meter arcing due to the breaker/buss bar relationship.							
June	Marina	38 slips with 10 open.							

Nancy said that they have three agents working on flood insurance and the renewal process begins in September, though the Board has been working on it since earlier this year.

**B. Buildings & Maintenance**

- 1) Roofs: Chris reported that roof review has been completed but roof work to wait until flood insurance figured out.
- 2) Siding: Ron showed pictures of several siding designs. More info to come.

**C. Lawn & Grounds Maintenance, Lakes**

- 1) Wanda Fuller reviewed her committee's research regarding the algae issue at the upper lake. A product has been ordered and will be applied next week. It will take three months to see any results. If it doesn't work, she stated they have a Plan B. This product that will be applied is non-toxic to humans, animals, fish and may help reduce some of the bottom sludge.
- 2) Jim said that the trimming is complete. About three trees need to come down and he's getting bids on others. He's working on a list of plantings for fall, if the budget permits

**D. Landscape – already covered**

**E. Correspondence & Newsletter – a summer newsletter is in the planning stages**

**F. Pool**

- 1) Chris said that there have been a couple people in the pool after hours and we're looking to repair the lighting.
- 2) The outdoor shower will be installed soon.

**G. Marina**

- 1) A resident has volunteered to clean up the parking lot with his Bobcat.
- 2) There has been one new lease since the last meeting.
- 3) A kayak ramp is in the planning stages.

**H. Mulloy Properties – no report while Beth is on vacation**

**I. Plumbing & Leaks**

- 1) Brad Lucas has secured a plumber to do inspections for \$30 per condo, at the resident's expense. A sign up sheet was passed around and a big thank you to Brad.

**J. Legal Matters (including By-laws)**

- 1) The fence on Forest Lake Drive will be removed in the next few months.

**K. Insurance**

- 1) An update on flood insurance is still on hold, as we are waiting for quotes. According to the master deed, the HOA is not required to provide flood insurance. We are investigating all possible options.

**L. Snow & Storm Debris Removal**

- 1) There is some debris at the marina which will be cleaned up soon.

**M. Roads**

- 1) The roads will be protected during the PRV project, per the signed contract.

**N. Clubhouse & Signage**

- 1) 'No smoking' and 'Exit' signs will be installed this week in the clubhouse.
- 2) Forty warning tickets were issued this month to vehicles without Harbor stickers.

**O. Storage Lot**

- 1) One new lease has been signed.

**P. Tennis Courts – no report**

**Q. Drainage & Soil Erosion**

- 1) Once flood insurance is done, we'll move forward with the wall fix, which is 95% funded.

**R. Resident Complaints – no report**

**S. Emergency Repairs**

- 1) There was a breaker fire at 5544 Forest Lake Drive. Thankfully, residents were able to put it out quickly without further damage. A big thanks to Craig Nelson and Dave Cundiff for their quick action. This was a Harbor expense at \$6,000 to replace the box.

**T. Creek Wall Repairs**

- 1) Vector Engineering will spend \$5,000 to get the required permits.

**U. Creek Wall**

- 1) We are working with Vector on this, but has been on hold, pending flood insurance.

**V. Water Dept PRV Installation**

- 1) This committee, headed up by Bev Miller, has done a tremendous job on the \$35,000 landscaping and fencing package which will be paid for by the Water Company. Work should start by end of 2019 and will also include extending our current irrigation system to water the new plantings.

**III. Community Expression:**

- 1) Marilyn Monahan thanked those involved for the quick action on the electrical box fire.
- 2) Norma Voyles has a basement leak and asked for someone to look into the cause.

**IV. Reports of Special Committees:**

- 1) Welcoming Committee: no report
- 2) Social Committee: The summer party is Saturday, August 3 and will include a marina bonfire.
- 3) Neighborhood Watch: Wayne Fulton has volunteered to lead this important group.
- 4) Sharing & Caring: no report

**V. Special Orders: none**

**VI. Unfinished Business: none**

**VII. New Business: none**

Our next community meeting is Tuesday, August 20, 2019.

The meeting was adjourned at 8:17 pm.

Respectfully submitted by Linda Hestand

**The new official website for the Harbor at Harrods Creek is: <https://www.theharboratharrods creek.com>**

***PLEASE SAVE PULL TABS FROM CANS AND PUT IN PAPER BOX AT 5010 MARINA COVE***

**Harbor Board Meeting Minutes**  
**Tuesday August 27, 2019**

**I. Welcome and Call Meeting to Order:**

The August meeting was called to order at 7:00 pm, with a quorum present. About 25 residents were in attendance. Chris reminded everyone that this Board practices total disclosure and transparency. He reminded everyone that the work shop is public, all votes are made at the community meeting, Beth will review call log and work orders in general, the board of director's abide by a code of conduct, and public complaints are shared.

Board members in attendance: Chris Rich, Jim Bramble, Linda Hestand, Ron Jones, Nancy Turner, and Tommy Cooper.

The previous month's minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any revisions to be made and there were none. The minutes were confirmed as distributed.

**II. Reports of Officers:**

**A. Treasurer's Report**

Nancy reviewed the July report below. She went over the Treasurer's Report and reported on upcoming Marina expenses as well as Harbor expenses such as tree trimming, fire damage, retaining wall, etc... These will hit over the next several months. She stated that the Marina's electric bills from May 11 to present will be going out soon.

as of July 31, 2019		REVENUE			EXPENSES			STATUS	
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actual	YTD Actuals	YTD Budget	YTD vs YTD Bgt	Net Income
Marina	\$206,320.73	\$780.27	\$51,296.89	\$47,916.65	\$1,065.08	\$18,430.09	\$29,500.00	↔	\$32,866.80
Harbor	\$252,565.97	\$55,464.76	\$387,028.80	\$383,635.03	\$51,363.82	\$338,619.77	\$376,103.12	↔	\$48,408.83
July	Harbor	<ul style="list-style-type: none"> <li>- Held steady on expenses.</li> <li>- Small outlay to manage the algae in the upper lake. This is being managed by several residents. THANK YOU.</li> <li>- Landscaping expense for trimming and debris removal. We will have more landscape work in August - October for trimming and dead tree removal.</li> <li>- We received a higher than normal water bill with the highest usage from the clubhouse. We attribute this to pool usage. We expect this to drop as the summer comes to a close.</li> <li>- 2018 taxes are completed.</li> </ul>							
July	Marina	<ul style="list-style-type: none"> <li>- Held steady with expenses outlay for the gate and beginning of doc repairs.</li> <li>- 2018 taxes are completed.</li> </ul>							

**B. Buildings & Maintenance**

- 1) Roofs: Chris reported that roof review has been completed but roof work to wait until flood insurance is figured out.
- 2) Siding: Ron reported that our contractor is pricing the two siding products for comparison. Once prices are received, we'll discuss payment options and determine if we can go forward. Both products have comparable warranties.
- 3) The stairs at the carriage house will be repaired, pressure washed, primed and painted.

**C. Lawn & Grounds Maintenance, Lakes**

- 1) Wanda Fuller reported that the weekly applications on the upper lake were completed last week. Now monthly applications start. She is cautiously optimistic that the product is working. A second water sample was taken last week and she will forward the results upon receipt. She reminded us that the product is non-toxic to humans, animals, and fish.

- 2) Jim said that there are about ten trees that will have significant trimming and/or removal in the next week. Some trees are growing over roofs. The board is trying to hold down the cost. He will get estimates on tree work to be done behind the units on Forest Lake Drive.

**D. Landscape** – already covered

**E. Correspondence & Newsletter** – a newsletter is in the planning stages

**F. Pool**

- 1) The outdoor shower will be a project for 2020.
- 2) Outdoor lighting improvements are planned for September.
- 3) Some decking boards will be repaired and/or replaced this week.
- 4) Pool will stay open through September 16.
- 5) Looking into YMCA certification for life guards and 1st responders.

**G. Marina**

- 1) The marina's entrance needs dredging and we're on Jarboe's list.
- 2) Some boards on the docks are being replaced this week.

**H. Mulloy Properties**

- 1) Beth reported on several work orders which involved gutters, siding, trees needing trimming, etc...
- 2) Vehicle identification stickers: Tommy reported that there were only about 15 vehicles not stickered. The warning phase is done, with warning tickets given to those who are non-compliant. This week begins tickets with fines. He reminded everyone that the purpose is to identify all vehicles in our neighborhood for the safety of everyone. About 280 cars have stickers.

**I. Plumbing & Leaks** - no report

**J. Legal Matters (including By-laws)**

- 1) Ron reminded us that the Master Deed contains certain requirements that must be met for renters. Violations are dealt with by our attorney and subjected to the legal process. Beth added that Mulloy tracks the names, proof of screenings, proof of insurance, etc... Thirty days before the current lease expires, Mulloy sends a notice that all information must be submitted again. We had at least 25 renters two years ago and now have 10, with two of those being relatives of the owners.
- 2) The Ernst fence is still being worked through.

**K. Insurance**

- 1) We are still waiting on flood insurance quotes, the elevations have been questioned.

**L. Snow & Storm Debris Removal**

- 1) Jim reported that currently, there are no issues.

**M. Roads**

- 1) Ron reported that the roads look good. He reminded residents that our roads were torn up in the past during the MSD projects, etc... We have a contract with the water company doing the PVR valve that guarantees our roads for two years.

**N. Clubhouse & Signage**

- 1) There have been issues with a resident not returning the clubhouse key, and her deposit was held.

**O. Storage Lot - no report**

**P. Tennis Courts**

- 1) Tommy reported that there is 2" of mud under the tiles on the tennis courts and that the clips holding the tiles together are breaking. He reminded residents that underneath the tennis courts is a trash dump from when the units were built. A resident said that some fencing is breaking.

**Q. Drainage & Soil Erosion**

- 1) Once flood insurance is done, we'll move forward with the wall fix, which is 95% funded.

**R. Resident Complaints**

- 1) There have been numerous complaints about a renter on Marina Cove and one on Marina Drive.

**S. Emergency Repairs**

- 1) There was a fire at 5539 Forest Lake Drive and the preliminary report showed rags in a trash can caused spontaneous combustion to occur. There are three insurance companies involved, with the Harbor's insurance being the lead. It may be months before all repairs are made.

**T. Creek Wall Repairs**

- 1) The repair work is being negotiated.

**U. Creek Wall**

- 1) Nothing new - project is on hold.

**V. Water Dept PRV Installation**

- 1) This project may begin toward the end of this year, but has not been confirmed.

**III. Community Expression:**

- 1) Rosie, a Harbor resident is also a realtor. She shared a letter from HUD regarding FHA financing. An FHA loan allows for a smaller down payment and is good for first time home buyers and the elderly, and reverse mortgages are allowed. For FHA loans to be allowed in a community where there is flooding, there must be flood insurance in place. Beth will check on the flood insurance requirement for FHA certification and report at the next meeting.
- 2) A resident complained about the obnoxious behavior of a renter who lived above them and felt there were many violations of the Master Deed. Chris will confer with Beth, who had to leave the meeting early, and get back to the resident.



- 3) A resident complained about the obnoxious behavior of a renter who lived above them and felt there were many violations of the Master Deed. Chris will confer with Beth, who had to leave the meeting early, and get back to the resident.

**IV. Reports of Special Committees:**

- 1) Welcoming Committee: Connie reported on new residents Pat Scott and Kathy Kennedy, both on Marina Drive. The 'welcome' packets will include a reminder to people that there are NO reserved/assigned parking spaces (except for one approved handicapped space). Also of note - walkways should NEVER be blocked by a parked vehicle.
- 2) Social Committee: The summer party, which took place on August 3, was a huge success. The ice cream bar was especially popular!
- 3) Neighborhood Watch: no report
- 4) Sharing & Caring: Wanda Fuller gave a report.

**V. Special Orders:**

- 1) Jim moved that the pool be open two extra weeks, with the last day being September 16. Nancy seconded and the motion passed.
- 2) Chris moved to approve the easement contract for the Water Company's PR valve on Harrods Cove. Ron seconded and the motion passed.
- 3) Tommy moved that there be two divisions of violations and related fines: 1) A violation that has an impact on the community that is safety or environmental related. Violations will carry a higher fine with zero tolerance. 2) General. This type of violation will likely carry a warning the first time with a fine on second and later violations. Jim seconded and the motion passed.
- 4) Ron moved that the Board send a Report of Violations to our attorney and ask that he proceed with a warning letter to the owner of 5015 Marina Cove, who is renting his unit without meeting all requirements of the Bylaws Amendment. Nancy seconded and the motion passed.

**VI. Unfinished Business: none**

**VII. New Business:**

- 1) Tommy reviewed the two divisions of violations and fines.  
The Board agrees that making the Rules and Regulations more formal and specific with fines imposed will help keep our community safer.
- 2) Tommy stated that the Board plans to hold a Master Deed town hall this fall. Beth and our attorney will both be present to review the Master Deed and answer questions.
- 3) Elections are fast approaching and there will be FIVE seats to fill. Please seriously consider volunteering for this important duty. The current board member dropping off have agreed to mentor and consult with the new board members during the transition. Your community needs a few good people to step up!
- 4) Architectural Review Forms: Please follow the process to obtain Board approval **before** you start a project. The form is on the official Harbor website, below. Or you can call Mulloy Properties.

- 5) New holiday decorations: We've gotten a bid for \$1,660 for new lights and the labor to decorate the big tree for one year. However, the Board is not in a position to spend that kind of money when our budget is already stretched thin. It was suggested that residents may wish to donate money to this cause. Perhaps one of the residents who has complained about the old decorations would like to step up to form a committee to look at payment options?
- 6) Corrigan Electric will check electric boxes to prevent fires like the one on last month.
- 7) Chris read a complaint letter from a resident who thinks the Board does nothing. Residents in attendance agreed that this person needs to attend a Board meeting to see how much effort is put in and how much work this Board accomplishes. This resident was not present.

Our next community meeting is Tuesday, September 17, 2019.

The meeting was adjourned at 8:58 pm.

Respectfully submitted by Linda Hestand

**The new official website for the Harbor at Harrods Creek is: <https://www.theharboratharrods creek.com>**

***PLEASE SAVE PULL TABS FROM CANS AND PUT IN PAPER BOX AT 5010 MARINA COVE***

## Harbor Board Meeting Minutes Tuesday October 15, 2019

### I. Welcome and Call Meeting to Order:

The October meeting was called to order at 7:00 pm, with a quorum present. About 17 residents were in attendance. Chris reminded everyone that the Board practices total disclosure and transparency. He reminded everyone that the work shop is public, all votes are made at the community meeting, Beth will review call log and work orders in general, the board of director's abide by a code of conduct, and public complaints are shared.

Board members in attendance: Chris Rich, Jim Bramble, Linda Hestand, Ron Jones, Nancy Turner, and Tommy Cooper.

The August minutes had been sent out by Mulloy Properties prior to the September meeting, however the September meeting had been cancelled because there wasn't a quorum. Chris asked if there were any revisions to be made to the August minutes and there were none. The minutes were confirmed as distributed.

### II. Reports of Officers:

#### A. Treasurer's Report

Nancy reviewed the Treasurer's report and said that utility bills hit every other month, so in September and November. The Marina had a big expense in September, with \$9,445 in repairs, including dock maintenance. No dredging will be done until next year. A reminder that the Marina is now a separate entity from the Harbor. All Marina expenses will be paid from the Marina account.

Nancy said that the November meeting would be focused on financials and our new CPA firm's representatives will be here. We'll also go over the 2020 budget.

as of September 30, 2019		REVENUE			EXPENSES			STATUS	
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev-YTD Exp	Net Income
Marina	\$198,282.01	\$1,065.72	\$52,756.39	\$48,749.99	\$9,445.17	\$31,303.31	\$22,124.98	↔	\$21,453.08
Harbor	\$302,802.19	\$57,600.95	\$499,606.02	\$493,245.05	\$26,772.49	\$426,501.43	\$485,156.64	↔	\$73,104.59
September	Harbor	<ul style="list-style-type: none"> <li>- Holding steady on expenses. Remember water and sewage are every other month.</li> <li>- On track to cover the additional \$65,000 in unplanned expenses approved in July include:               <ul style="list-style-type: none"> <li>· tree trimming, removal and planting - \$10,000</li> <li>· carpentry, painting/siding fixes - \$5000</li> <li>· retaining wall fix - \$50,000</li> </ul> </li> <li>- \$3000 in revenue for payment by MSD for the property easement for the planned 2020 water PVC replacement.</li> </ul>							
September	Marina	<ul style="list-style-type: none"> <li>- On track to cover the additional \$12,500 in unplanned expenses approved in July:               <ul style="list-style-type: none"> <li>· \$5169 for dock maintenance</li> <li>· \$3750 to reserves to meet our 10% compliance threshold.</li> </ul> </li> <li>- Next electric bills will be sent out later in October</li> </ul>							

#### B. Buildings & Maintenance

- 1) Roofs: Chris reported that American Roofing would be using a drone to check gutters and roofs, probably tomorrow. Their drone has software to detect nail pops, etc...
- 2) Chris announced that we had carpenters and painters to make repairs and that residents should call in order orders to Mulloy Properties.

- 3) Siding: Ron reported that our contractor did send in a very detailed quote on the carriage house building on Marina Drive. A Sherwin Williams color consultant reviewed our current colors and will suggest colors for the new siding. A few residents have signed up to help review color choices.
- 4) Stairs will be pressure washed, primed and painted.
- 5) No concrete leveling has been done this year.

**C. Lawn & Grounds Maintenance, Lakes**

- 1) Wanda Fuller's report was read: There have been unusual circumstances over the past several months with no rain and very high temperatures. The next application of Microbelift for the upper lake will be on October 21.
- 2) Jim said that Greenscapes would be here in the next few weeks to do a leaf clean up and to plant trees. A notice will go out from Mulloy. There will probably be several leaf clean ups, and a couple of gutter cleanings.

**D. Landscape – already covered**

**E. Correspondence & Newsletter – a fall newsletter is in the works.**

**F. Pool**

- 1) The pool closed on 9/30/19 and winterization is in process. Furniture has been stored and some deck repairs have taken place, with more in the spring. The pool contract will be reviewed at the next workshop.

**G. Marina**

- 1) Dock repairs have taken place.
- 2) Dredging has been delayed to spring 2020.
- 3) The water will be turned off on about 10/28/19 and the pipes winterized.
- 4) Kayak ramp - will try to install next spring.
- 5) Electric bill will go out toward the end of October.

**H. Mulloy Properties**

- 1) Beth was absent, but Chris reported that Beth looked into the FHA loan process, at the request of a resident/realtor at the August meeting. Buyers may pursue this individually to become FHA approved. Ron has heard that Stockyards Bank would work with potential buyers on this.

**I. Plumbing & Leaks**

- 1) Sprinkler heads have been replaced.

**J. Legal Matters (including By-laws)**

- 1) There are still about ten renters, with many of those unit owners non-compliant with regard to established rules on vetting of renters, etc...
- 2) There is a current issue with an owner on Harrods Cove and this owner has been requested to appear at a hearing at the clubhouse on November 5 at 6:00 pm. Like all of our meetings, this hearing is open to Harbor residents.

**K. Insurance**

- 1) An update on flood insurance is coming soon, as the building surveyors finish up their reports. The quotes will be based on all buildings and once the information is received, we'll schedule a town hall meeting. According to the master deed, the HOA is not required to provide flood insurance and many possible options will be considered.

**L. Snow & Storm Debris Removal**

- 1) Greenscapes will again perform our snow removal service when needed.

**M. Roads**

- 1) The roads will be protected during the PRV project, per the signed contract.

**N. Clubhouse & Signage**

- 1) New locks have been installed on the clubhouse doors.
- 2) The clubhouse chair cushions are being repaired.
- 3) Signs will be installed at the marina which say 'no swimming'.

**O. Stickers/Storage Lot**

- 1) Over 300 ID stickers have been issued. This will be turned over to Mulloy by year end.

**P. Tennis Courts**

- 1) The tiles look to be leveled out, but the surface is not safe for use and the tiles are very brittle. Will consider ideas for this space next spring - please submit any ideas.

**Q. Drainage & Soil Erosion**

- 1) The backside of homes on Marina Drive have erosion issues.

**R. Resident Complaints**

- 1) A school bus has been parked on Marina Drive and blocked garages, etc... This has been resolved.

**S. Emergency Repairs**

- 1) The fire at 5539 Forest Lake Drive was very serious and caused many issues. Two of the three units without electricity will have it back on in the next few weeks. It will probably be early 2020 before all of the displaced residents are able to move back into their homes.

**T. Creek Wall Repairs**

- 1) Chris and Tommy surveyed the wall from the creek side, then met with Jarboe the same morning to discuss ideas. \$50,000 is earmarked for this project. Supplies will be placed on the peninsula for this project. The work will be done from a barge.

**U. Creek Wall - no news**

**V. Water Dept PRV Installation**

- 1) We received the \$3,000 check for the land. Bev Miller and her committee have done a tremendous job on the \$35,000 landscaping and fencing package which will be paid for by the Water Company. Work should start in early 2020 and will also include extending our current irrigation system to water the new plantings.

**III. Community Expression:**

- 1) Bill Koontz asked if anything could be done about moles. Greenscapes tried poison pellets, but those were not safe for pets. We have no good answer to this problem.
- 2) Connie Carrol asked about adding parking rules to the welcome book and the Board agreed.

**IV. Reports of Special Committees:**

- 1) Welcoming Committee: Connie's report was that she is not aware of any new residents since the August meeting.
- 2) Social Committee: The fall party was cancelled. The holiday party is scheduled for December 7 so mark your calendars for the big event! Watch for more information to come in November.
- 3) Neighborhood Watch: Wayne Fulton said he is looking for more representatives. If interested, please call him at (502) 802-4931. And remember - if you see something suspicious, call 911.
- 4) Sharing & Caring: Wanda's report was read: Virginia and Chris Holbert's beloved dog Rascal passed away in September; Virginia Holbert was diagnosed with kidney cancer and will undergo surgery in October. Chris Holbert will have minor surgery in October. Jim Bramble is recovering from pneumonia. Nancy Bramble had back surgery and is recovering. Renee Rabell's mother passed away.

**V. Special Orders: none**

**VI. Unfinished Business: Our Postal Carrier - Marla - will retire at the end of October.**

**VII. New Business:**

- 1) There will be at least four open positions on the Board and residents are asked to step up. Please contact a board member to find out more.
- 2) November 5 hearing at 6 pm with a resident from Harrods Cove
- 3) Many items handled by Board will be going back to Mulloy to handle.
- 4) Getting bids from electric companies to check main boxes on the outside of buildings. The breaker is the owner's responsibility.

Our next community meeting is Tuesday, November 19, 2019.

The meeting was adjourned at 8:28 pm.

Respectfully submitted by Linda Hestand

**Check out our website for the Harbor at Harrods Creek: <https://www.theharboratharrods creek.com>**

***PLEASE SAVE PULL TABS FROM CANS AND PUT IN PAPER BOX AT 5010 MARINA COVE***

## Harbor Board Meeting Minutes Tuesday November 19, 2019

### I. Welcome and Call Meeting to Order:

The November meeting was called to order at 7:00 pm, with a quorum present. About 30 residents were in attendance. As announced at the October meeting, tonight's meeting will be focused on our financials and both the 2020 Budget and new contracts will be reviewed and voted on by the Board.

Board members in attendance: Chris Rich, Linda Hestand, Ron Jones, Nancy Turner, and Tommy Cooper. Jim Bramble was absent.

The October minutes had been sent out by Mulloy Properties prior to this meeting. Chris asked if there were any revisions to be made to the October minutes and there were none. The minutes were confirmed as distributed.

Chris turned the meeting over to Nancy.

### II. 2020 Budget Overview

Nancy reviewed the pending contracts. She explained that our current CAU policy's property renewal for the Marina, the Harbor, and the Board's E&O would total \$78,045. The quote from Voyager to cover the same three areas, but with better coverage, would total \$75,540.

#### 2020 Contract Approvals

Entity	Type	Vendor	2019	2020	difference
Harbor	Ins D&O	Assured Partners - Cincinnati		\$ 1,934.00	
Harbor	Ins Property	Assured Partners - State Auto includes \$1M umbrella policy		\$ 64,692.23	
Harbor	Ins Property - Harbor, Marina, D&O	CAU	\$ 76,716.00	\$ 78,045.50	\$ 1,329.50
Harbor	Lake	Aquatic Controls - Mar-Oct	\$ 4,470.02	\$ 4,917.02	\$ 447.00
Harbor	Landscape	GreenScapes	\$ 61,300.00	\$ 68,714.50	\$ 7,414.50
Harbor	Pool Maint	Ky Pool Mgmt May-Sept	\$ 8,519.00	\$ 9,286.00	\$ 667.00
Harbor	Snow Removal	GreenScapes	\$ 3,000.00	\$ 3,000.00	
Marina	Ins Property	Assured Partners - Harbor Risk		\$ 8,914.00	

Nancy then reviewed the Treasury summary as of 10/31/19.

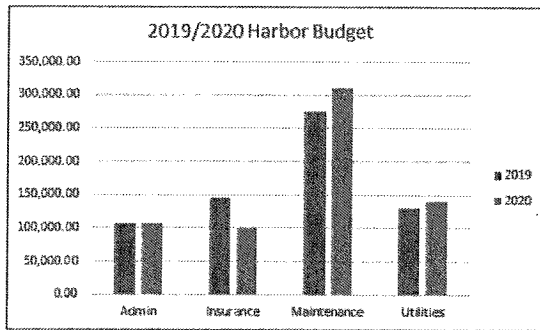
as of October 31, 2019		REVENUE			EXPENSES			STATUS	
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev-YTD Exp	Net Income
Marina	\$198,354.37	\$831.60	\$53,587.99	\$49,166.66	\$759.24	\$32,062.55	\$29,500.00	↔	\$21,525.44
Harbor	\$496,376.98	\$239,035.71	\$738,641.73	\$548,050.06	\$134,875.00	\$561,376.43	\$548,266.74	↔	\$177,265.30
October	Harbor	Insurance for the condo fire on Forest Lake Dr. has paid \$182,803. We have paid \$82,216.28 initially to contractors. The remaining 40% and 20% will be paid as installments for the work. If the \$182K is removed for the assets, we remain inline with total assets at \$154,381.68. We have approx \$76,000 within our monthly net income which will be used as follows: \$2K - Liability insurance \$50K - flood insurance down payment \$3K - drainage and leaks \$21K - retaining wall							
October	Marina	- Next electric bills will be sent out later in October - All has been winterized.							

Nancy went through the budget for 2020, noting that the Harbor's flood insurance cost has increased dramatically in the past year and is well above and beyond the budgeted maintenance amount.

### 2020 Harbor Budget Summary

Maintenance Budget for 2020 will remain the same as 2019 - \$657,660. This includes fees, clubhouse and storage rentals.

Flood Insurance is a separate item of \$123,000.  
 Grand total of Maintenance and Flood - \$780,660.



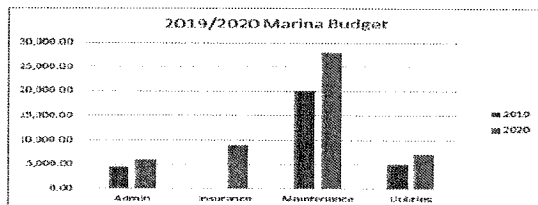
#### Changes for 2020

- \$69K reallocated to priority items to be split between funding a deductible reserve and other priority maintenance items.
- 2020 Priorities
  - Buildings - \$64,000
  - Roofing - \$64,000
  - Clubhouse - 10,000
  - Pool - \$15,000 (\$10K is Ky Pool Mgmt Co).
- Changing to Assured Partners for property insurance vendor saved \$2,500.
- Major vendors increased on average 6%. No change with Mulloy and Anytime Trash.
- We incurred an additional 6% KY tax on Greenscapes.
- Our cash reserves are funded at \$69,000.

The Marina's budget was reviewed. Since the Marina is a separate entity now, there are property insurance costs to come out of its budget. Greenscapes will mow the marina's green spaces for no charge in 2020.

### 2020 Marina Budget Summary

Maintenance Budget for 2020 will remain the same as 2019 - \$50,000.



#### Changes for 2020

- Marina will have its own property insurance policy and pay for Property Mgmt.
- 2020 Priorities
  - Dock maintenance and dredging - \$27,000
- Greenscapes is not charging for the marina service.
- Marina is fully funded with reserves and cash.



Nancy reviewed our flood insurance, reporting that it literally doubled in 2019 from \$69,000 to \$140,000. As a Board, we made the decision to stop paying, since we were past the spring flooding season. Our current vendor's quote was \$140,000 for 80% coverage. We estimated \$160,000 for 100% coverage.

The quote through AssuredPartners for the Voyager flood policy covers 100% of a building's covered damages and the cost to us is \$122,688. FEMA doesn't cover drywall, but the private Voyager policy covers the drywall replacement, but not the finishing of it.

Nancy explained the payment options and the 30 residents in attendants were asked to submit their first choice option at the end of the meeting.

### Flood Insurance Facts, Vendor and Payment Options

Entity	Type	Vendor	2019	2020	difference
Harbor	Flood Ins	American Bankers	\$ 140,000.00	\$ 160,000.00	\$ 20,000.00
Harbor	Flood Ins	Assured Partners - Voyager Ind.		\$ 122,688.66	\$ 37,311.34

- FEMA \$139,974 at 80% coverage and appr \$160,000 at 100%.
- Voyager is \$123,000.
  - Covers 100% of building replacement up to maximum of the insured value.
  - \$37,000 less than American Bankers at 100% coverage.
  - Coverage per FEMA standards.
  - Additional coverage of drywall replacement but not finishing.
- The annual maintenance budget of \$657,660 would remain steady.
- Flood Insurance premiums will require an annual assessment increase.

Flood Insurance Payment Options						Average	Aug	Aug	Pros/Cons
	LOAN	Down	Loan	Interest	Total	Annual	Month	%	
1	Loan increase full amount 1 <sup>st</sup> year	\$26,000	\$96,000	\$3,500	\$125,500	\$794	\$66	16%	Pro – Fully fund ins. Con - Large increase initially Con - Borrowing money
2	2 year plan - LOAN	\$50,000	\$73,000	\$2,500	\$75,500	\$447	\$39	9%	Pro – fully fund ins over 2 years. Pro – Annual increase is slowed
		\$68,000	\$55,000	\$2,000	\$125,000	\$791	\$66	16%	
	RESERVES	Reserves			Total	Annual	Month	%	
3	Reserves increase full amount 1 <sup>st</sup> year	\$123,000			\$123,000	\$778	\$64	16%	Pro – Fully fund ins. Not borrowing money Con - Large increase initially Con – Deplete reserves. CD early withdrawal
4	2 year plan - RESERVES	\$50,000 – Budget \$45,000 – Reserves \$28,000 – Marina			\$73,000	\$462	\$38	9%	Pro – fully fund ins over 2 years. Pro – Annual increase is slowed Cash reserves would be around \$40K.
		\$83,000 – Reserves \$40,000 – Marina			\$123,000	\$778	\$64	16%	
5	Loan first year	\$50,000	\$73,000	\$2,500	\$75,500	\$447	\$39	9%	Pro – borrow one year. Don't deplete reserves
	Reserves second year	\$83,000 – Reserves \$40,000 – Marina			\$123,000	\$778	\$64	16%	Pro – Annual increase is slowed Con – Borrowing money first year

The 18 residents who provided voting feedback on flood insurance payment options indicated option 2 which is a loan spread over two years. We would use money down from the Harbor accounts and borrow the remainder, plus interest. This gradually increases the flood insurance fees to the residents over a two-year period to be in full effect by 2021 and beyond.

A townhall meeting will be held from 6:30 pm - 7:30 pm on Wednesday, December 4 to discuss flood insurance funding and to answer questions.

**III. Special Orders:**

- A) Chris moved to accept the 2020 Budget as presented. Ron seconded and the motion was approved.
- B) Ron moved to approve the contracts presented tonight. Nancy seconded and the motion was approved.
- C) Chris moved to appoint Norm Johnson to fill the vacant Board position. Linda seconded and the motion was approved.

There will be a public hearing at 6:00 pm on Tuesday, December 3 for the purpose of allowing a resident to speak who has been fined for cutting down trees behind her unit.

Our next community meeting is Tuesday, December 17, 2019

The meeting was adjourned at 8:15 pm.

Respectfully submitted by Linda Hestand

**Check out our website for the Harbor at Harrods Creek: <https://www.theharboratharrodcreek.com>**

***PLEASE SAVE PULL TABS FROM CANS AND PUT IN PAPER BOX AT 5010 MARINA COVE***

## Harbor Board Meeting Minutes Tuesday December 17, 2019

### I. Welcome and Call Meeting to Order:

The December meeting was called to order at 7:00 pm, with a quorum present. About 7 residents were in attendance. Chris reminded everyone that the Board practices total disclosure and transparency. He reminded everyone that the work shop is public, all votes are made at the community meeting, Beth will review call log and work orders in general, the board of director's abide by a code of conduct, and public complaints are shared.

Board members in attendance: Chris Rich, Jim Bramble, Linda Hestand, Ron Jones, Nancy Turner, and Tommy Cooper. Norm Johnson was absent.

The November minutes had been sent out by Mulloy Properties prior to the tonight's meeting. Chris asked if there were any revisions to be made to those minutes and there were none. The minutes were confirmed as distributed.

### II. Reports of Officers:

#### A. Treasurer's Report

Nancy reviewed the Treasurer's report

as of November 30, 2019		REVENUE			EXPENSES			STATUS	
	Assets	Current Mo. Actuals	YTD Actuals	YTD Budget	Current Mo. Actuals	YTD Actuals	YTD Budget	YTD Rev. YTD Exp.	Net Income
Marina	\$197,850.78	\$43.87	\$53,631.86	\$49,583.33	\$1,297.46	\$33,360.01	\$29,500.00	↔	\$20,271.85
Harbor	\$450,956.36	\$56,939.24	\$795,580.97	\$602,855.07	\$85,609.31	\$646,985.74	\$594,210.16	↔	\$148,595.23
Harbor w/o Condo Fire Payments	\$268,153.36		\$612,725.97			\$564,769.46			\$47,956.51
November	Harbor	Insurance for the condo fire on Forest Lake Dr. has paid \$182,855. We have paid \$82,216.28 initially to contractors. The remaining 40% and 20% will be paid as installments for the work. If the \$182K is removed for the assets, we remain inline with total assets at \$268,153.36 \$50K for flood insurance down payment Upcoming expenditures include roofing completion, siding start, waterproofing. Requesting board approval for 2020 Greenscapes Snow Removal Contract.							
November	Marina	- Next electric bills will be sent out at the end of the year.							

Nancy said that this month's expenses will be reflected in January, 2020. The Marina's account is holding steady, electric meters were read Sunday and those bills will go out soon.

She stated that we now have the property insurance certificates evidencing flood insurance and Mulloy will send those out.

#### B. Buildings & Maintenance

- 1) Roofs: Chris reported that some roof work has been completed and that the burned unit's roof will be covered by insurance.
- 2) Chris announced that we had carpenters and painters to make repairs and that residents should call in order orders to Mulloy Properties.
- 3) Siding: Ron reported that our new contractor is doing a great job of installing the siding. They had previously done work in Norton Commons. He noted that the siding that you see now is just the primer color and that our current Harbor color 'wild rice' will be used to paint the siding, with a different trim and soffit colors. The garage doors will be painted. Ron reported that the crew will stop for two weeks over the holiday and will return the first part of next year.

- C. Lawn & Grounds Maintenance, Lakes**  
1) Jim said that Greenscapes would be here in the next week or so to do the final leaf clean up for the year.
- D. Landscape – already covered**
- E. Correspondence & Newsletter – a winter newsletter is in the works.**
- F. Pool**  
1) Chris said that there will be improvements made to the lighting and some deck boards next year. If the budget holds, some fence work may be done too.
- G. Marina**  
1) Tommy said that the river is rising and is projected to hit 21 feet, which is the 'alert stage' but won't be a problem to homes here. For a comparison, back in February 2018, the river went to 38 feet.  
2) The gate's electronics will be removed tomorrow for the season.
- H. Mulloy Properties**  
1) Residents were reminded that all inquiries should go through Mulloy. Beth said that there has just been one candidate apply for the many open positions.
- I. Plumbing & Leaks**  
1) Chris said the leak at 6527 Marina Drive will be looked at.
- J. Legal Matters (including By-laws)**  
1) Chris is working through a matter with our attorney which involves a resident on Harrods Cove  
2) We plan to have a hearing regarding the fence issue on Forest Lake Drive.
- K. Insurance**  
1) The Harbor's flood insurance is in place for the 12/18/19 - 12/18/20 policy period.
- L. Snow & Storm Debris Removal**  
1) Jim said the Board will vote on the snow removal contact tonight.
- M. Roads**  
1) No report
- N. Clubhouse & Signage**  
1) No report.
- O. Stickers/Storage Lot**  
1) Tommy said that the storage lot will be the 'staging area' for our siding contractor and for the large rocks to be used for the erosion project.

**P. Tennis Courts**

- 1) Tommy has spoken with someone who has a 600' fire hose to try flushing out the mud under the tiles.

**Q. Drainage & Soil Erosion**

- 1) Currently there are three homes with drainage issues.

**R. Resident Complaints**

- 1) No report.

**S. Emergency Repairs**

- 1) Chris reported that the burned out unit on Forest Lake Drive has the trusses in place with the roof expected to go on soon. There is no drywall installed and he guesses it will be at least April before the unit can be lived in again.

**T. Creek Wall Repairs**

- 1) The rocks for the project will be stored at the storage lot.

**U. Creek Wall - no news**

**V. Water Dept PRV Installation**

- 1) This project has been rescheduled for early 2021, but we hope to have the new water meters installed in 2020.

**III. Community Expression:**

- 1) Evelyn Hwang expressed her appreciation to the Board for all their work on the flood insurance. She also thanked the Board and the Social Committee for a wonderful holiday party this past weekend. Others who attended agreed that it was a very nice event and that the food was fabulous.

**IV. Reports of Special Committees:**

- 1) Welcoming Committee: No report.
- 2) Social Committee: The December 7 holiday party was fantastic with wonderful food provided by Gracious Plenty. There was about 40 residents in attendance.
- 3) Neighborhood Watch: Wayne Fulton was absent but Chris reported that there was a locked car broken into across from the pool. Another resident, whose vehicle was locked, had his vehicle broken into as well.
- 4) Sharing & Caring: Wanda was absent but sent a report that two of our residents were currently hospitalized with pneumonia: Judy Althouse and Donna Haag. We wish them both speedy recoveries!

**V. Special Orders:**

- 1) Nancy stated that Greenscapes' 2020 contract for snow removal had increased 5% and made a motion to approve. Chris seconded and the contract was approved.
- 2) Nancy said we have a pending contract with Aquatic Controls, but were not ready to vote on that just yet. More information to come.

**VI. Unfinished Business:** None

**VII. New Business:**

- 1) Tommy wants to launch a program to have dedicated handicapped parking spaces for those in need. There will be an application process and Beth said we will need to follow city code and guidelines.

Our next community event will be the election on January 14, 2020. The Board may hold a working level meeting before that.

The meeting was adjourned at 7:45 pm.

Respectfully submitted by Linda Hestand

**Check out our website for the Harbor at Harrods Creek: <https://www.theharboratharrodcreek.com>**

***PLEASE SAVE PULL TABS FROM CANS AND PUT IN PAPER BOX AT 5010 MARINA COVE***