

Harbor Board Meeting Minutes Tuesday February 18, 2020

I. Welcome and Call Meeting to Order:

The February 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, our Mulloy property manager 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.

Regarding the recent election, Norm Johnson and Christine Holbert were voted in. Chris moved to accept/vote in Rosie Craggs and Wayne Fulton as board members, Nancy seconded and the motion was approved.

Board members in attendance: Chris Rich, Nancy Turner, Linda Hestand, Christine Holbert, Rosie Craggs, and Wayne Fulton. Norm Johnson was absent.

Chris read a list of Board responsibilities and named the persons responsible for those tasks. List at end of these minutes.

The previous 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.

Chris will strive to send out an agenda via Mulloy, ahead of the board meetings.

II. Reports of Officers:

A. Treasurer's Report

Nancy reviewed the January report below. She went over the Treasurer's Report and reported on upcoming Marina expenses as well as Harbor expenses.

as of January 31, 2020	MARINA					HARBOR				STATUS	
	Actuals	Cur. Mo. Actuals	YTD Actuals	YTD Budget	Annual Budget	Cur. Mo. Actuals	YTD Actuals	YTD Budget	Annual Budget	Net Income	YTD Reserves
Marina	\$181,290.35	\$579.02	\$579.02	\$416.63	\$50,000.00	\$2,205.68	\$2,205.68	\$4,134.49	\$49,914.00	(\$1,676.66)	
Harbor	\$387,350.12	\$61,542.50	\$61,542.50	\$81,093.75	\$733,125.40	\$143,862.42	\$143,862.42	\$52,863.40	\$740,373.40	(\$82,319.92)	

Nancy explained:

- Our

reserves are funded above 10% and we will continue to transfer 10% of our budgeted revenue each month. Our current reserve total is \$89,753. We will transfer a total of \$73,308 during 2020. We are in compliance with the Master Deed and FHA requirements.

- The initial \$15,000 has been paid for siding.
- 2020 Priorities - siding, roofing, clubhouse.
- Looking at updated 2020 lakes contract to include more robust algae prevention.
- **NO ASSESSMENTS FOR 2020.**
- Paid the second condo fire installment - \$82,319.92

Regarding the Marina, the largest expense was Harbor electricity reimbursement. Marina electric bills went out the end of December.

B. Buildings & Maintenance

- 1) Siding: Chris plans to post maps of buildings to be worked on so everyone is aware. The lower section of the bump outs/enclosed porches are the responsibility of the homeowner. The upper section is the responsibility of the Harbor. The siding of the carriage house on Marina Drive is almost completed. There have been many compliments on how it looks. The bump outs and garage doors will be painted.

- 2) As buildings are being sided, consistent lighting will be installed and house numbers will be put up.
- 3) We have a long-term agreement with the contractor doing this work.
- 4) Chimneys will be repaired as needed.

C. Lawn & Grounds Maintenance, Lakes

- 1) Christine Holbert reported that she would like to form a landscaping committee. Anyone interested, please contact her. All residents are reminded NOT to cut down any trees in common areas. She will make every effort to notify residents when pruning is to occur.
- 2) Rosie Craggs has met with Adam regarding the lakes. The board will review the contract and decide on a plan. Adam suggested an aerator for the upper lake and one will be put in when weather permits. A resident asked about the chemicals used by landscapers draining into the lake. Chris stated that we're always working with Greenscapes to reduce chemicals.

D. Landscape – already covered

E. Correspondence & Newsletter – a March/April newsletter is in the planning stages.

F. Pool

- 1) Chris said that the pool may be open a few days before Memorial Day weekend. There is decking to be repaired and lighting to be updated. The maximum 5 person rule is from Metro Louisville Health Department. There are plans to certify resident volunteers so that more can be in the pool at a time, when a certified volunteer is present.

G. Marina

- 1) Tommy Cooper has been sending out flood updates.
- 2) Letters to boaters will go out soon regarding deposits due, etc...
- 3) Kayak access is in the planning stages and a resident volunteer offered to help with this effort. Chris advised her to contact Tommy Cooper.

H. Mulloy Properties – no report

I. Plumbing & Leaks - no report

J. Legal Matters (including By-laws)

- 1) There was a hearing before this board meeting regarding a resident who was responsible for cutting down trees in a common area. The board will meet to discuss and will notify resident withing 10 days of any fines and replacement costs.
- 2) A Harrods Cove resident paid \$4,000 in fines and attorney fees for repeatedly breaking bylaws, etc..
- 3) Master deed meetings will be scheduled for this year.
- 4) An Uber driver caused damages, she was charged for those damages and attorney fees.
- 5) Bob DeWeese, our attorney, has been instrumental in collecting fees due the Harbor.
- 6) The unit on Forest Lake destroyed by a fire might be ready to occupy in April or May. It will probably be rented again, as the unit owner has owned this property long enough to be grandfathered in for renting out his unit.
- 7) The fence on Forest Lake Drive will be dealt with this year.

K. Insurance - no report

L. Snow & Storm Debris Removal

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

M. Roads - no report

N. Clubhouse & Signage

1) Handicapped signs are available for residents meeting certain requirements. Please ask a board member for more details, and to be sponsored for this purpose.

O. Storage Lot - no report

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 have been several receipt repairs to roofs.

T. Creek Wall Repairs

1) Bobby Craven has agreed to help in this effort.

U. Creek Wall

1) Once the creek level is back to normal, we will address this issue. Iron sheathing may be used.

V. Water Dept PRV Installation

1) Several contractors have been spotted looking at the area so they may put in bids on the project. Pressure regulators will be installed in May.

III. Community Expression:

1) A resident has volunteered to help with getting a kayak launch in place. Chris will advise Tommy.

IV. Reports of Special Committees:

1) Welcoming Committee: Connie will deliver welcome books to new residents.

2) Social Committee: The spring party is scheduled for April 5 - more info to come.

3) Neighborhood Watch: Wayne Fulton is leading this effort.

4) Sharing & Caring: Welcome to our new neighbors at 6485 Marina Drive. Selene Spiegel celebrated her 92nd birthday. Barbara Ashley is home recuperating after surgery. A reminder that Book Club is 7 pm on each 4th Tuesday of the month. This month's book is 'Sold on Monday'. All residents welcome.

- V. Special Orders:** none
- VI. Unfinished Business:** none
- VII. New Business:** It is the resident's responsibility to make sure that any service technicians, such as AT&T, Spectrum, Direct TV, Dish, etc... ***DO NOT DRILL HOLES IN THE SIDING. Residents will be responsible for damages.***
- VIII. NOTE TO ALL RESIDENTS:** All requests for service or reporting issues should be directed to Mulloy Properties. Should you need additional information or have concerns, feel free to contact the appropriate board member/resident volunteer listed below. Primary contact and backup illustrated (in that order).
- A.** Treasurer's Report--Nancy Turner, Chris Rich
 - B.** Building & Maintenance (Including roof, wood, concrete)--Chris Rich Wayne Fulton
 - C.** Lawn & Grounds Maintenance Including Lakes—Christine Holbert, Rosie Craggs
 - D.** Landscape--Christine Holbert, Rosie Craggs
 - E.** Correspondence & Newsletter--Linda Hestand, Tommy Cooper
 - F.** Pool-- Chris Rich, Norm Johnson
 - G.** Marina--Chris Rich & Tommy Cooper
 - H.** Mulloy Properties--Beth Holt, Brian English
 - I.** Plumbing & Leaks--Chris Rich
 - J.** Legal Matters (Including By-laws)--Chris Rich, Nancy Turner, Rosie Craggs
 - K.** Insurance--Nancy Turner, Chris Rich
 - L.** Snow and Storm Debris Removal-- Christine Holbert, Rosie Craggs
 - M.** Roads--Christine Holbert, Wayne Fulton
 - N.** Clubhouse & Signage--Linda Hestand, Tommy Cooper
 - O.** Storage Lot—Tommy Cooper, Linda Hestand
 - P.** Tennis Courts--Chris Rich, Tommy Cooper
 - Q.** Drainage & Soil Erosion—Chris Rich, Wayne Fulton
 - R.** Resident Complaints--Nancy Turner, Chris Rich
 - S.** Emergency Repairs--Chris Rich, Wayne Fulton
 - T.** Creek Wall Repairs--Chris Rich, Bobby Craven
 - U.** Creek Wall--Chris Rich, Bobby Craven

Our next community meeting is Tuesday, March 17, 2020

The meeting was adjourned at 8:13 pm.

Respectfully submitted by Linda Hestand

Website for the Harbor at Harrods Creek is: <https://www.theharboratharrodcreek.com>

***PLEASE SAVE PULL TABS FROM CANS AND PUT IN PAPER BOX AT 5010 MARINA COVE
The pull tabs are donated to the Ronald McDonald House to help families in need.***

Minutes - The Harbor at Harrods Creek – August 18, 2020

Board Attendees	Chris Rich, Nancy Turner, Diane Hansen, Wayne Fulton, Christine Holbert, Rosie Craggs Diane Hansen is our newest board member taking over the Secretary position.
Approvals	<ul style="list-style-type: none"> • Deck request approved for Tim Schland • Deck request approved for Wayne Fulton Diane will file the Architectural Forms with Mulloy.
Covid-19	<ul style="list-style-type: none"> • The pool is in compliance with the guidelines. • Contractors timeframes for work may vary as they work to stay in compliance. Please be patient with Greenscapes, Aquatic Controls, American Roofing and any others that are at the Harbor on a regular basis. • Full Community Meetings continue to be on hold in keeping with the guidelines.
Tennis Courts – Chris Rich	<ul style="list-style-type: none"> • The fence will be completely removed by the end of the 8/31/2020 • Greenscapes to remove the weeds and overgrowth. By 8/31/2020 • We will look to form a resident committee to address the strategic plan for the Tennis Courts and options for using this space.
Pool – Wayne Fulton	<ul style="list-style-type: none"> • A pool committee was established on Tues, Aug 4 with LaVette Adkins as the chairperson working in conjunction with Wayne. • The pool committee has pulled weeds, added mulch to the front of the deck area. The team also is keeping within the Covid guidelines by filling disinfectant, spraying the chairs and bathrooms, and maintaining a checklist. Nice work!
Drainage – Wayne Fulton	<p>Robust conversation between the Drainage chair, Landscape chair and President regarding follow up of issues. Wayne and Christine indicating Chris inserts himself into other's jobs and roles. Example given was the follow up with residents around drainage issues. When the residents did not receive quick follow up they contacted Chris Rich directly. Wayne indicated he was unaware of the follow up for basement leak bids and the leveling around window wells.</p> <p>Wayne indicated he is out of the loop on the Forest Lake Dr. strategic solution using Vector Engineering. Email updates were sent with all Vector documentation on Aug 6. Documentation was resent on 8/19/20.</p> <p>Resolution - Wayne is the chair for Drainage.</p> <ul style="list-style-type: none"> • Wayne to contact Jim Elliott for a follow up on basement leak contract bid. • Wayne to contact Gayla Chinchic regarding next steps for window well leveling. <p>6402 – 6406 Marina Dr. - After the pipe leaks were fixed by Danhauer, the drainage area around M. Van Hoose condo needs replacement.</p> <ul style="list-style-type: none"> • Wayne to contact Steve Stein to get a bid on the gutter and pipe replacements. • Chris to provide Wayne with Steve's number.
Clubhouse – Tommy Cooper	<ul style="list-style-type: none"> • Chris installed a new EcoBee thermostat.
Landscapes – Christine Holbert	<p>There are multiple initiatives on the Landscape Non-Contract list (meaning not in the Greenscape contract). These initiatives will be prioritized as they exceed the 2020 budget.</p> <ul style="list-style-type: none"> • The current remaining budget is \$661. We will move the allocations from the Social Committee and Snow Removal to Landscapes Non-Contract providing and additional \$4200. Giving a total of \$4861. • Christine is to meet with the Carriage House residents on Marina Drive to discuss timing for the tree/trees in their front. <p>Prioritization is as follows:</p> <p>1 - \$2900 - 2 FLD tree removal, Stump removal - week of 8/24, \$425 - remove debris in the storage area - week of 8/24. This will be funded out of MAINT - MISC account. \$550 - remove dangerous rebar and curb stops from behind Marina Cv. - week of 8/24. This will be funded out of MAINT - SIDEWALKS/PARKING/ROADS.</p>

	<p>2 - \$700 - remove 3 trees and grind the stumps in front of 6402, 6404, 6406 Marina Dr. - week of 8/24</p> <p>3 - \$550 - remove 4 Holly trees on 6424 - 6412 Marina Dr. - week of 8/2</p> <p>4 - \$3000 - Cornerstone Fall tree trimming - TBD</p> <p>5 - \$900 - dead tree removal behind Donna Haag - TBD</p> <p>6 - \$1000 - Fall tree planting in front of Carriage House on Marina Dr. - TBD</p> <p>Christine indicated she wanted to review all Financials 2018 - 2020. She was told to reach out to Mulloy or to Nancy Turner (Treasurer) for guidance. There is a per hour charge for bookkeeper time at Mulloy, and charges for any document copies. These will be paid by the requestor.</p> <p>Christine asked about the status of a process handbook for new board members. We all agreed this is a long term type of initiative with the best type of handoff is a web link with all documents. Diane will take this initiative to review the website for any missing components.</p>
Lakes - Rosie Cragg	<ul style="list-style-type: none"> All lower lake fountain components have been received and are ready for configuration and installation. Thank you Bobby Craven for the work. The lakes are looking nice.
Marina - Tommy Cooper	<ul style="list-style-type: none"> Additional dredging occurred in early August. Only 2 slips have not been leased. Nice job Tommy. 95% full.
Financials - Nancy Turner	<ul style="list-style-type: none"> The July 2020 summary in below. 2021 Planning <ul style="list-style-type: none"> The board will start 2021 planning in September by beginning to refine the list of 2021 initiatives. 2nd - we refine the list and obtain estimates for budgeting. 3rd - pull estimates together and refine our priorities based on 2021 revenue. 4th - finalize our priorities and ultimately present to the community. 5th - approve the 2021 budget and submit into the minutes as well as provide the community with a copy
Roofing & Siding - Chris Rich	<ul style="list-style-type: none"> Siding - We expect to side one more building this year. It will be one of the buildings at the end of Marina Dr. K3 or K4. Roofing report will be available in Sept with work initiated in Sept/Oct.
Next Meeting	<ul style="list-style-type: none"> Tues, Sept 1, regular board working meeting

as of July 31, 2020		REVENUE			EXPENSES			STATUS
	Assets	Cur Mo. Actuals	YTD Actuals	Annual Budget	Cur Mo. Actuals	YTD Actuals	Annual Budget	Net Income
Marina	\$211,463.95	\$3,915.80	\$50,736.12	\$50,000.00	\$8,100.61	\$27,609.35	\$49,914.00	\$23,126.77
Harbor	\$350,276.87	\$62,125.14	\$434,176.48	\$733,125.40	\$90,263.00	\$443,017.30	\$740,373.40	(\$8,840.82)
July	Marina	Dredging was done during July. Dock maintenance is ongoing						
July	Harbor	<ul style="list-style-type: none"> - There will be a MSD increase effective August 1. The MSD plan is an increase in 2020, and subsequent increases 2021 - 2023. - Major July expenditures include: <ul style="list-style-type: none"> \$5900 for mid-year tree trimming and removal as well as storm clean up. Prioritization to be done to stay within the 2020 budget. \$5000 for Aquatic Controls contract and equipment to fix the lower lake fountain. There will be no additional expenditures for the Lakes as we are over budget. \$22,931 for Water/Sewer. - We are putting additional focus on drainage issues as well as addressing our major priorities for roofing and siding. 						

Resident Follow Up items:

<p>Drainage – Wayne Fulton</p>	<p>Updates from June storm damage:</p> <ul style="list-style-type: none"> • Malarie Seelow – Sliding glass door window leaked. Status needed. • Gayla Chinchic – Basement window leak causing other issues. <ul style="list-style-type: none"> ○ Status – Downspout cleared. ○ Additional leveling needed around well windows. In process of being scheduled. • Harrods Cove tree branch on top of a/c. - complete <ul style="list-style-type: none"> ○ Limb removed. • 5499 – 5517 Forest Lake Dr. – multiple incidences of water and soil washing down the hill behind their condos. <ul style="list-style-type: none"> ○ Status – drain pipe behind the units was cleared. ○ A sloping metal drain will be installed. In progress ○ Aquatic Controls to be contacted about ongoing drain maint around the lakes for a 2021 contract entry. In progress. ○ Strategic initiative underway with Vector Engineering. • Elaine Stoll – uneven sidewalk concrete due to tree roots. <ul style="list-style-type: none"> ○ Status – tree roots to be removed week of 8/24 by Cornerstone. ○ Sidewalk leveling TBC. • Julie Land – reporting hearing water running. <ul style="list-style-type: none"> ○ Status – Steve Stein reviewed and indicated it is coming from her neighbors house. ○ Next steps TBD • Beth Freidman – multitude of water issues due to the storm. <ul style="list-style-type: none"> ○ Status – Steve Stein evaluated indicating there are no sump pump issues. These are drainage and downspout concerns. ○ Next steps TBD • Donna O’Bryan – rusted spigot. Next steps TBD. • Jim Elliott – water in basement. Has been occurring for many years. <ul style="list-style-type: none"> ○ Status – Aqua Lock has provided a bid. ○ Case Foundation will provide a second bid. • 6402 - 6406 Marina Drive – water leaks <ul style="list-style-type: none"> ○ Status Danhauer completed replacement of water pipes and removal of tree roots causing leaking under the basements. ○ Wayne to contact Steve Stine to replace the gutters and drainage pipes.
<p>Landscaping – Christine Holbert</p>	<ul style="list-style-type: none"> • Marina Dr. Holly Tree removal <ul style="list-style-type: none"> ○ Status – scheduled for week of 8/24.
	<ul style="list-style-type: none"> • Renee Rabell – remove dangerous debris in back of Marina Cove. <ul style="list-style-type: none"> ○ Status – scheduled for week of 8/24
	<ul style="list-style-type: none"> • Judy Fischer – remove Wisteria from Forest Lake Drive <ul style="list-style-type: none"> ○ Status – Will be a Fall 2020 initiative
	<ul style="list-style-type: none"> • Donna Haag – remove dead tree <ul style="list-style-type: none"> ○ Status – to be prioritized for 2020-2021
	<ul style="list-style-type: none"> • 6402, 6404, 6406 Marina Dr. removal of 3 trees and grind the stumps - week of 8/24 • 6424 – 6412 Marina Drive removal of 4 Holly trees on. - week of 8/24
	<ul style="list-style-type: none"> • Jerry Steinberg – internet cable laying on the ground <ul style="list-style-type: none"> ○ Status – Spectrum came out. They were waiting 24 hours to see if it is no longer in use.
<p>Tennis Courts – Chris Rich</p>	<ul style="list-style-type: none"> • Malarie Seelow, Maria Myers – requesting the plan for the Tennis Courts <ul style="list-style-type: none"> ○ Status – The fence will be completely removed by the end of the 8/31/2020 ○ Greenscapes to remove the weeds and overgrowth. By 8/31/2020 • We will look to form a resident committee to address the strategic plan for the Tennis Courts and options for using this space. We will be requesting a resident vote for any changes to the community amenities.
<p>Siding – Chris Rich</p>	<ul style="list-style-type: none"> • Mark/Lori Ernst – requesting the timeframe for their building be prioritized for new siding. • Status – The buildings continue to prioritized for siding based on critical need. The K3 and K4 buildings are in the most critical need at this time.

The Harbor on Harrods Creek
Board Meeting
September 15, 2020

Meeting was called to order at 7:00 pm.

Board members present:	Nancy Turner	Wayne Fulton
	Rosie Craggs	Cris Holbert
	Diane Hansen	
Board member absent:	Chris Rich	
Resident Attendees:	Donna Haag	Dave Butke
	Mike VanHoose	

In Chris Rich's absence, the meeting was conducted by Nancy Turner.

A motion was made and seconded to pass the minutes from previous meeting.

Nancy – Financials, Siding, Roofing

- Diane will be in charge with keeping the architectural review forms and all other pertinent documents. She will check to see when the meetings can be opened again to all residents based on Covid 19 guidelines. Also, she will check the website to be sure all relevant documents are posted
- There will be a committee formed to make recommendations regarding the tennis courts
- Confirmed pool will close 9/28/2020
- Update on clubhouse – the fire alarms still need to be installed and will be completed
- Reviewed financials – marina is in the positive and Harbor is not. This should reverse by end of year.
- Discussed frequency of trash removal. It was decided we would continue with the Monday, Wednesday, and Friday removal schedule.
- Roofing – American Roofing has prioritized the roofs in the most need of replacing and will start work in October.
- Siding – will begin siding building at end of Marina Drive starting in October. The buildings have also been prioritized by which are in the most need. Also, discussed the siding material stored in the storage area and have the contractors cover it and keep it neat.
- Storage – the oil in the tanks in the storage area will be pumped out and the tanks removed. It was confirmed people are charged a fee if they are storing belongings in the

area. There was discussion of cleaning up the area and organizing the building along with doing some maintenance on the fence.

Wayne - Drainage

- Wayne and Chris will meet to discuss Vector follow-up and how to proceed. Discussion was had on whether to proceed with Vector this year or next so we can get it budgeted.
- Updates – discussed various drainage issues he is working on with the residents. Updated on those completed and ones still needing completion.
- Request was made all communication of issues be sent to Wayne. He will be the lead person for approving contractors and the work they will be doing.

Cris - Landscape

- Updated on various landscaping/tree removal projects she has been working on. Some have been completed and others will need to wait until 2021 due to budget constraints.
- Discussion was had regarding replacing some of the trees and bushes already removed, how to prioritize the replacement and how the budgeting should be dispersed.
- There are piles of branches which need to be cleaned-up. Discussed renting a chipper for the day to do this ourselves. Wayne to check into cost of rental.
- Discussion regarding Greenscapes and whether we can negotiate their contract. Nancy and Chris R. will review to see if possible. Cris has contacted other firms and is exploring bids from them.

Rosie - Lakes

- Aquatic Control is continuing to monitor and control the algae in the ponds.
- Fountain in lower pond has been fixed and another was added. With 2 fountains in one pond it was suggested we investigate cost of adding another to the second pond. She will explore cost.
- Brought up the cost of the flood insurance and feels we should investigate other bids for the insurance.

Meeting was adjourned at 8:34 pm

as of August 31, 2020		REVENUE			EXPENSES			STATUS
	Assets	Cur Mo. Actuals	YTD Actuals	Annual Budget	Cur Mo. Actuals	YTD Actuals	Annual Budget	Net Income
Marina	\$195,781.59	\$1,378.14	\$52,114.26	\$50,000.00	\$17,435.50	\$45,044.85	\$49,914.00	\$7,069.41
Harbor	\$353,481.76	\$61,254.63	\$495,431.11	\$733,125.40	\$66,671.52	\$509,688.82	\$740,373.40	(\$14,257.71)
August	Marina	Dredging was done during July was paid in August.						
August	Harbor	Our largest expenditure for the month was \$3300 for plumbing and leaks.						

Resident Follow Up Items:

Drainage – Wayne Fulton	<ul style="list-style-type: none"> • Updates from June storm damage: <ul style="list-style-type: none"> • Malarie Seelow – Sliding glass door window leaked. Status needed. <ul style="list-style-type: none"> ○ Wayne to follow up for closure. • Gayla Chinchic – Basement window leak causing other issues. <ul style="list-style-type: none"> ○ Second bid requested from Cornerstone. ○ Current bid is \$1895. • 5499 – 5517 Forest Lake Dr. – multiple incidences of water and soil washing down the hill behind their condos. Including Beth Freidman <ul style="list-style-type: none"> ○ Strategic initiative underway with Vector Engineering. • Jim Elliott – water in basement. Has been occurring for many years. <ul style="list-style-type: none"> ○ Case Foundation has been contracted to provide this work. Cost is \$1134. • 6402 - 6406 Marina Drive – water leaks <ul style="list-style-type: none"> ○ Drainage work completed. ○ New down spouts installed. ○ Landscaping to be done at \$1400. • Ron/Martha Wolford – 5555 Forest Lake Dr. issues with foundation leveling and poison ivy. <ul style="list-style-type: none"> ○ Leveling will be rolled into 2021 budget with other initiatives. ○ Poison ivy is on the state property thus the Harbor cannot remove it. • Karen Smith – 5516 Forest Lake Dr – Drainage issue. <ul style="list-style-type: none"> ○ Needs leveling and PVC downspout installation. ○ Wayne has a bid and this will be scheduled. \$475. • Donna Haag – 5556 Forest Lake Dr – crack in the soffit <ul style="list-style-type: none"> ○ Am Roofing verified no leaking. ○ The Soffitt crack is where two pieces come together and over time they have separated. This will go on the list of sealing, caulking, painting
Landscape – Christine Holbert	<ul style="list-style-type: none"> • Dick Wright – Marina Dr – missing pavers to be replaced. • Judy Fischer – remove Wisteria from Forest Lake Drive <ul style="list-style-type: none"> ○ Status – Will be a Fall 2020 initiative
Tennis Courts – Chris Rich	<ul style="list-style-type: none"> • Malarie Seelow, Maria Myers – requesting the plan for the Tennis Courts <ul style="list-style-type: none"> ○ We will look to form a resident committee to address the strategic plan for the Tennis Courts and options for using this space. We will be requesting a resident vote for any changes to the community amenities. ○ Meeting scheduled Thurs 9/24
Roofing – Chris Rich	<ul style="list-style-type: none"> • Building H3 on Forest Lake Dr will receive a full roof replacement during 2020.
Siding – Chris Rich	<ul style="list-style-type: none"> • Mark/Lori Ernst – requesting the timeframe for their building be prioritized for new siding. • Status – The buildings continue to prioritized for siding based on critical need. The K3 and K4 buildings are in the most critical need at this time.
Sidewalk Leveling – Rosie Cragg	<ul style="list-style-type: none"> • Elaine Stoll – 5514 Forest Lake Dr - uneven sidewalk concrete due to tree roots. <ul style="list-style-type: none"> ○ Sidewalk leveling

The Harbor on Harrods Creek
Board Meeting
October 20, 2020

Meeting was called to order at 7:00 pm.

Board members present: Rosie Craggs Cris Holbert
 Diane Hansen Chris Rich

Board members absent: Nancy Turner Wayne Fulton

A motion was made and seconded to pass the minutes from previous meeting.

Chris – Building & Maintenance

1. Made welcoming remarks to residents
2. A comprehensive roof survey was completed by America Roofing including shingles, chimneys, caps, and associated flashing. This report will be available in Community meetings. All roof replacements will be based on continual prioritization using the data from the survey. Two roofs on buildings H3 and G2 on Forest Lake Drive will be completed by year end.
3. Two buildings, Carriage house and K4 on Marina Drive, will be re-sided, with work starting in the next couple of weeks.
4. Marina – Tommy has done a great job filling the slips and there is now a waiting list for next year. We will be renewing the permits for dredging.
5. Common areas – the Board followed up on previous community requests to return the common areas to their original state. Legal guidance from attorney, Bob DeWeese, indicated a precedence has been set over the years and cannot be reversed at this point without legal repercussions. Going forward, the Harbor will make decisions based on good due diligence.
6. Storage area – the oil issue has been corrected.
7. Tennis Courts – Brenda Jones and a residential committee will be circulating a petition for signatures to decide to keep or remove the tennis courts. After the survey is completed, and the board receives input from the community, a 2021 budgetary item will be generated. The removal of the tennis court should cost no more than \$10,000 per Chris.
8. Creek Wall – follow-up was suspended due to Covid. It will be reinitiated in Q2, 2021. This will include old and new walls.
9. Plumbing – PVR valves were installed in all units with 80 lbs of pressure.

10. FLD Drainage – Vector Engineering is in line for a 2021 engineering plan for the long-term action of the drainage solution.

Nancy - Treasure report

1. In Nancy's absence, Chris Rich gave the report.
2. All the numbers for the Harbor and Marina were reviewed. The marina will be winterized in November. Board will be working on 2021 budget to present to residents.

Wayne -

1. In Wayne's absence, Chris gave the report.
2. Drainage – per Wayne, the current drainage items have been finished.
3. Pool –
 - Pool leak was repaired and completed.
 - Pool motor was found to have a bad bearing which burned-up the motor. Motor was replaced and the pool leak repair was verified as fixed.
 - Special thanks to Brenda Jones for assisting with the winterization of the pool areas.
 - Special thanks to Damon and LaVette Adkins for assisting with the location of the leak and facilitation of the repair.
 - Special thanks to the Pool Committee for the work done to keep us in compliance with the Covid guidelines.

Christine - Landscaping

1. Updated on various landscaping/tree removal projects she has been working on. Some have been completed and others will need to wait until 2021 due to budget constraints.
2. Discussion was had regarding replacing some of the trees and bushes already removed around the community, how to prioritize the replacement and how the budgeting should be dispersed.
3. A new company is being researched for snow removal.
4. Carriage House – three companies have provided input on tree replacement and growth. All three indicated a tree should not be placed in the area in question. Please see further comments under Community Expression bullet #5.

Rosie - Lakes

1. Aquatic Control is continuing to monitor and control the algae in the ponds. They will be updating their 2021 contract to include monitoring the lake tributaries. This should result in lowering their cost as they will not be doing the algae control.
2. Fountain in lower pond has been fixed and another was added. With 2 fountains in one pond it was suggested we investigate the cost of adding another to the front pond. With the new algae treatments helping, may consider a second fountain later.

Diane - Newsletter; Clubhouse

1. A newsletter will be developed and sent out in November. Anyone who has news or would like an article in the newsletter, please let Diane know. There will be discretionary decisions made as to what will be included.
2. Chris Rich will be installing the smoke detectors in the clubhouse.
3. Research will be done to see if we can begin renting the clubhouse again based on Covid rules.

Community Expression

1. Dave Butke – expressed concern with mattresses being left in the dumpster areas. The cleaning person was breaking down one to place it in the dumpster for removal. Dumpsters are not to be used for mattress removal.
2. Question was raised regarding a community directory. Connie explained there was not enough interest in the community to create one.
3. Nancy and Norm Johnson expressed concerns on how decisions were made regarding tree removal, stone removal and who pays the cost. Christine explained landscape decisions were discussed with the board based on recommendations from landscaping companies, along with the process and reasons for the decisions. There may be some discretionary decisions made which may not have been discussed with the board.
4. Nancy Johnson asked why the community is paying for the patio stone replacement in front of the Wright unit. The President explained this was to avoid litigation.
5. Cathy Kennedy and John Coy expressed concern they were not given enough notice to attend a scheduled landscape meeting and requested another be scheduled. A meeting will be held with the carriage house residents, Chris, Christine, and Rosie to discuss handling of the trees removed from their area and possible replacement.

New Business

1. It was announced Tommy Cooper would like to present himself to the board to fill the vacant board position.

Meeting was adjourned at 8:05 pm

The next meeting will be held on November 17, 2020 at 7:00 pm.

The Harbor on Harrods Creek
Special Meeting of Board and Residents
November 10, 2020
(this meeting was recorded)

Opening:

The special meeting was called to order at 6:29PM by the board president, Chris Rich. It was noted that all board members were present, as well as the Harbor attorney and several residents – a total of 21 participants.

Nancy Turner gave directions for a ZOOM meeting prior to Ron Jones' presentation. Before his presentation could take place, the internet went down. As Ron was unable to be in attendance he could not present.

Facebook:

It was noted that the Harbor Facebook page was not affiliated with the board and would not be addressed.

Master Deed:

Questions on the agenda were whether the Master Deed was violated and, if so, what portion of it. No resident sighted a Master Deed violation. Part of the Master Deed was read, after which the Harbor attorney, Mr. DeWeese, indicated he did not feel any portion of said Master Deed was violated.

Pages 14B, 15 and 16 were read. The attorney again indicated that he did not feel any portion of the Master Deed was violated.

Siding:

A lengthy discussion followed with many concerns, opinions and facts expressed. Included was the concern of the transparency of the board to the residents, how the board voted on the color and how each individual board member voted. It was confirmed the color was not exactly the original approved selection, however, it was in the color palette of choices. The color committee made available the selections at numerous board meetings for residents to view. Those included:

August 27, 2019

October 15, 2019

November 19, 2019

June 21, 2020

September 15, 2020

October 20, 2020

It was also included in the Fall 2019 newsletter.

Gail explained how the colors were chosen. She also shared a rendering of the Harbor community with the schedule of building completion and possible color palettes for the buildings.

Chris Rich will try to get negotiate a reduced cost and get an explanation for the siding the color difference.

The ultimate goals were voiced. It was also noted that the lack of communication and length of time between meetings was due to COVID.

Norm Johnson, who was a board member at the time of the vote, stated every board member voted, in good faith, to approve the colors. He also discussed his issues with the board now and when he was on the board. Stressing how important it is to work together as a board and to maintain transparency to the residents.

Board Vacancy:

A motion was made and supported to elect a new board member, Tommy Cooper. The vote needed to be unanimous. Chris Rich, Nancy Turner, Rosie Craggs and Diane Hansen voted yay; Wayne Fulton and Chis Holbert voted nay. Because there were two nay votes, the new member was not approved.

Board Disharmony:

There was some discussion regarding the friction between a board member's failure to return a Harbor credit card after several requests for the return. The card was cancelled.

Paving stones were removed from one resident yard without permission and relocated to another resident's yard. The original stones were eventually replaced at Harbor expense.

Chris Rich stated the board members must have integrity in what they do and have accountability to the residents..

Nancy Turner brought up being accused of assisting the President with stealing monies from the Harbor. She was highly offended with the accusations and the affront to her integrity.

Miscellaneous:

Nancy Turner indicated that there will be a budget meeting this month.

There was also an explanation of how attorney fees are now included as part of the late HOA recovery process. This has allowed the Harbor to reclaim larger portions of the HOA recovery without the loss of the attorney-fee portion.

The meeting adjourned at 8:00PM.

Respectfully submitted,

Diane Hansen, Secretary

The Harbor on Harrods Creek

Board Meeting via Zoom

December 15, 2020

(this meeting was recorded)

Brian English from Mulloy Properties opened the meeting explaining the process of how the meeting would be handled. He asked all questions be held until the end of the meeting and everyone was muted. Residents could use the raise your hand feature or unmute themselves if they wanted to ask a question. He then handed the meeting over to president, Chris Rich.

Meeting was called to order at 7:01 pm.

All Board members present: Rosie Craggs Cris Holbert
 Diane Hansen Chris Rich
 Nancy Turner Wayne Fulton

Chris – Opening Remarks

1. Made welcoming remarks to residents and confirmed everyone will be treated with respect.
2. All workshops have been opened up to the residents and knowing the last Zoom meeting had issues incorporated Mulloy's help to facilitate this one. Implemented a call order and work order system through Mulloy. Also, implemented a board code of conduct which went into effect approximately three (3) years ago.
3. Wanted to confirm the minutes from the last meeting however, with the Zoom meeting it would be difficult. There seemed to be some issues with the minutes from the Special meeting called on November 10, 2020. It was asked any issues regarding the minutes please be sent to Diane Hansen and they will be reviewed by the board.
4. Stated all board members would now report on all their respective responsibilities, walk through their 2020 achievements, how they performed versus their budget and share their thoughts for 2021.

Chris – Building and Maintenance

1. Roofs - Three (3) roofs were replaced this year with one being the building that had the fire. There has not been one leak with the Michigan standard roof. The roof cost came under budget.
2. Siding - The siding expense came in over budget.
3. Marina and Storage lot – Tommy has resigned and we will be looking for a replacement. Cleaned up oil situation allowing for another storage space for rental.
4. Legal Matters – there is one legal matter pending with Dan Heiskell. A Zoom hearing is scheduled for January 5, 2021. The hearing is open to all residents information will be forthcoming.

5. Roads – within the next couple of years will need to recoat the roads.
6. Tennis Courts – did not have enough budget to remove totally. Spent \$1,500 on the removal of the fence surrounding the courts. There is money set aside for 2021 to remove the tennis court decking.
7. Marina Drive water leak – Chris and Tommy removed a tree with no expense to the Harbor. There was a root mass in the line which has been repaired.
8. Creek Wall – Repairs will be addressed by the 2021 board. There has been movement in the wood and underlining which will require extensive work. Will need to follow-up with Federal Government for funding for the wall.
9. Water Department PRV installation – trees and excavation will start in January at the rear of Harrods Cove. The pipe boring will begin in February. Bev Miller has led the committee dealing with this issue.
10. FLD Drainage – Vector Engineering is in line for a 2021 engineering plan for the long-term action of the drainage solution.
11. Election – the election package will be sent out by the end of the week. Connie and Brenda will be working with Mulloy and handling proxy votes and vote counting. There will be a meet the candidates night.
12. Achievements –
 - a. Three (3) new roofs and sided one building.
 - b. Replaced deck at pool
 - c. Cleaned up oil in storage area
 - d. Roofs were all evaluated and a book is available for anyone to review. It shows the condition of every roof in the Harbors.
 - e. Replaced all PRVs in the Harbor. Values were supplied by the water company.
 - f. Negotiated, with Bev Miller's help, additional funding for landscaping after the PRV installation is completed on Harrods Cove. Thank you Bev.
 - g. Flood Insurance was acquired with very little increase in cost.
 - h. Multitude of fixes in the clubhouse including major electrical updates. Thank you Bobby Craven for your help.
 - i. Replaced pump at pool and installed a 5 stage anti back-up.
 - j. Cleaning of all gutters and roofs is now done twice a year.

Nancy - Treasure report

1. The proposed 2021 budget and contracts needing approval and board signatures, the November 2020 financials and then achievements.
2. She reviewed the 2021 budget with projected at \$785,000 which includes a 7% HOA increase. This increase was approved last year and allows the Harbor to fully fund the flood insurance for 2021. She reviewed in detail the budget numbers by line item with detailed expenses and the priorities for 2021. Great detail was given on how the flood insurance was funded last year and how it would be funded this year. 10% of the HOA fees are allocated into the reserve account.

3. The marina budget for 2021 is projected at \$56,000 based on full capacity. The budget and expenses were reviewed in detail.
4. Contracts needing to be approved and signed where reviewed.
5. Received approval for the Metropolitan Sewer District for the easement. This payment will be \$5,000 which will be paid by end of year.
6. Nancy Turner made a motion to the board to approve the 2021 budget and contracts. Chris Rich seconded the motion and Nancy polled the board members for approval. There were some issues getting everyone's approval. The minutes were approved with a majority vote.
7. The November 2020 financials, including budget versus expenses were reviewed in detail. Financials from 2018 to current are positive and we are starting to see increases in our accounts.
8. The financial report is attached to these minutes.

Ron Jones – Siding Color Team

1. The colors were distributed to each of the team members for their consideration. The team has expanded from 4 to 8 members. There have been 5 colors selected to present to the board and community for approval. There will be larger samples of the colors on display for the residents to see. A survey will be sent for the residents to complete choosing their preferred color. With further siding replacement not being planned until the end of 2021 there will be time to make the decision.
2. Ron thanked the color team for their work.
3. Ron confirmed the committee has been working on the siding decision for at least 2 – 3 years including several town halls. There were several factors looked at including how the siding would be installed, vertical or horizontal.
4. Discussion was had regarding the hardy versus LP and why the decision was made to go with the LP.
5. Ron also confirmed Chris never tried to push a color onto the team. The team members made their own choices and were not influenced in any way.

Wayne – Drainage, Neighborhood Watch, Pool

1. Drainage – challenge in 2020. Discussed drainage issue behind Forest Lake Drive and should be a high priority. Drainage was close to budget with several basements being sealed. He was able to address all concerns sent to him in regards to leaks and drainage.
2. Pool – reported it was close to budget. Thanked Norm for his help in getting the pool open. Also thanked others for their help with the pool and smoothing out the original confusion with the Covid regulations.
3. Neighborhood Watch – he called a meeting and had one participant, Christine Holbert. He has tried to keep in touch with the police and will get the watch reactivated for 2021.

4. Chris shared the communication regarding the call for candidates and stated Brian shortened the letter, taking out the paragraph regarding residents being able to declare after the December 1st deadline. He asked if Wayne would like to make a motion to only allow candidates who responded by the December 1st deadline. It was decided we would allow all candidates to run and the information will be sent to the residents.

Christine - Landscaping

1. Christine could not be heard on the call and was unable to give her report.

Rosie - Lakes

1. Thanked Adam at Aquatic Control for maintaining the lakes.
2. Maintenance was done on the fountains in lower pond costing \$11,123 with a budget of \$10,000.
3. Have received a new two (2) year contract from Aquatic Control.
4. Thank you to Bobby Cravens for the work he did on the fountains and adding one to the lower pond.

Diane - Newsletter; Clubhouse

1. A newsletter was not published for November due to lack of content. Will continue requesting information from the residents and boards for input.
2. Clubhouse and signage – all required signs have been posted. Due to Covid, the clubhouse could not be rented out; nothing further to report.
3. Social – no report due to Covid.

Community Expression

Floor was opened up to residents to raise their hand if there were questions or comments. Brian could not see that any hands were raised.

New Business

No new business

There will be a *Meet the Candidate* Zoom meeting on January 11, 2021

The election board meeting will be January 12, 2021

Meeting was adjourned at 8:17 pm