

## Harbor/Marina Community Meeting Minutes – 03/22/2022

<b>Board Attendees</b>		<b>Poll of Board Members present: Mike Britt, Rosie Craig, Nancy Turner, Donna Naag, Deb Longshore, Renee Kuhlman, Mulloy Properties</b> <b>Absent: Diane Hanson, Tommy Cooper</b>
<b>Board Reports</b>		
<b>Nancy Turner</b>	<b>Meeting Chair</b>	<b>Call to order. 7PM</b> <b>Approve minutes from the previous meeting. 12/17/2021 Approved as written.</b>
	<b>Roofing</b>	<b>Q2 Bids for siding on Marina Drive for work in Q2</b>
	<b>Siding</b>	<b>Marina Drive Next</b>
<b>Debbie Longshore</b>	<b>Secretary</b>	<b>No update</b>
<b>Diane Hansen</b>	<b>Financials</b>	<ul style="list-style-type: none"> <li>• Nancy for Diane, No Assessment increases expected in 2022. We have removed verbiage “lender assessment” from the Sellers Agreement. There is no deferred maintenance plan for 2022.</li> <li>• The Strategic Plan is to complete roofing within the next 5yrs.</li> <li>• The strategic plan is complete siding within the next 10 yrs.</li> <li>• Reserves as of February 2022 at \$227,276.31</li> </ul>
	<b>Social</b>	<b>No Update</b>
<b>Rosie Craggs</b>	<b>Insurance</b>	<b>No Update</b>
	<b>Roads/Parking/Sidewalks</b>	<ul style="list-style-type: none"> <li>• Estimate will be done within the next week.</li> <li>• Sidewalk step added in front of Paige Hessel's condo.</li> <li>• Work is prioritized base on most hazardous first.</li> </ul>
<b>Mike Britt</b>	<b>Drainage &amp; Soil Erosion</b>	<ul style="list-style-type: none"> <li>• Tommy Cooper and Chris Rich Cleaned out the storm drain near the dumpster at the end of Harrods Cove.</li> <li>• Storm draining will become an ongoing Maintenance item to be included in the 2023 budget.</li> </ul>
	<b>Plumbing &amp; Leaks</b>	<b>Being addressed via Work Orders.</b>
<b>Donna Haag</b>	<b>Lakes</b>	<b>No Update</b>
	<b>Mailboxes</b>	<ul style="list-style-type: none"> <li>• Forest Lake new mailboxes have been completed.</li> <li>• The goal is to complete all remaining mailboxes within the community.</li> </ul>
	<b>Landscape, Snow Removal,</b>	<ul style="list-style-type: none"> <li>• Miguel Landscape will begin work at the end of April replacing Greenscapes.</li> <li>• More trees to be trimmed and replaced, after April 11<sup>th</sup>.</li> <li>• Donna will be out for about 12 months as she is having surgery. Diane will be the lead for Landscaping with all board members assisting.</li> <li>• Any owner landscaping plans needs to be provided to the board in an Architectural Request for approval prior to planting. This includes but is not limited to shrubs, vegetables, flowers, etc.</li> </ul>
<b>Tommy Cooper</b>	<b>Newsletter</b>	<b>No updates</b>
	<b>Stickers</b>	<b>No updates</b>
	<b>Clubhouse</b>	<b>No updates</b>
	<b>Signage</b>	<b>No Updates</b>

	<b>Storage Lot</b>	<b>No Updates</b>
<b>Renee Kuhlman</b>	<b>Property Mgmt. Update</b>	<ul style="list-style-type: none"> <li>• Just a reminder on the process for engaging work to be done. All issues are reported to Renee at Mulloy.</li> <li>• Renee then submits Work orders for issues regarding Safety/Hazard or leaks. All other issues are referred to the Board member in charge of that area for review and next steps.</li> <li>• If a Work Order is needed, Renee generates this.</li> <li>• Renee tracks all issues and Work Orders and provides a quarterly Work Order report to the board.</li> <li>• As of February 2022, the Work Order breakdown - 10% drainage, 12% Gutter issues, 28% Roofing/Siding, 25% pest control.</li> </ul>
<b>Resident Committee Reports</b>		
<b>Rolf Klein</b>	<b>Marina</b>	<ul style="list-style-type: none"> <li>• Dredging will be done in early Summer. Contracts are being obtained.</li> <li>• Residents to have 1<sup>st</sup> priority of marina slips.</li> </ul>
<b>Norm Johnson</b>	<b>Pool</b>	<ul style="list-style-type: none"> <li>• By the next Community Meeting, an update will be provided on the step work, keys, resurfacing.</li> </ul>
<b>Margie Frye</b>	<b>Welcoming</b>	<ul style="list-style-type: none"> <li>• 5 new residents</li> </ul>
<b>Allyson Cooper</b>	<b>Sharing/Caring</b>	<ul style="list-style-type: none"> <li>• Jack &amp; Jessie Scarborough's Loving pet, Churchill passed away.</li> <li>• The Brambles and Bev Miller, longtime residents have moved.</li> <li>• Frankie Hunt had surgery.</li> <li>• March Book club is March 29 @ 6:30 at the clubhouse. (4<sup>th</sup> Tuesday of the Monthly)</li> <li>• April Book Club is 4<sup>th</sup> Tuesday of the Month, Book for April The Warsaw Orphan.</li> <li>• For more info or sharing news, call me 5024174477 Allyson Cooper</li> </ul>
<b>Other</b>		
<b>Community Expression</b>		<ul style="list-style-type: none"> <li>• Barbara Hopewell will provide Renee with information about an Elevation Certificate Requested by her Insurance Agent.</li> <li>• Caryn Salamone asked to work with the Harbor Master to create a safe access to launch kayaks and canoes in the marina area. She and Rolf Klein will brainstorm together for ideas. Nancy will check on liability concerns.</li> </ul>
<b>Special Orders</b>		
<b>Unfinished Business</b>		<p>10/19/21 - Sondra – requested a sign be placed in the front indicating this is a private area No Turn Around allowed. We will look into getting this done in early 2022.</p> <ul style="list-style-type: none"> <li>• Recommendations including putting a LMPD approved sign at the entrance or do not add anymore signs.</li> </ul>
<b>New Business</b>		<p>Motion made by Donna Haag to leave the Community cats in the Harbor and not have them removed. Second was made. Board voted to approve this motion.</p>

		Approved – Nancy Turner, Deb Longshore, Mike Britt, Rosie Craggs, Donna Haag, Tommy Cooper (via email), Diane Hansen (via email).
		Not Approved - none
Next Community Meeting Date/Time		May 17, 2022 @ 7PM
Adjourn Meeting		8:15PM

Secretary Signature and Date:

*Deb Longshore 4-9-2022*

President Signature and Date:

*Nancy Turner 4-9-2022*

February 2022						
Total Assets	HARBOR			MARINA		
	\$520,071			\$170,092		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month Totals	\$68,002	\$41,472		\$5,302	\$2,861	
YTD Actuals	\$136,111	\$85,604	\$50,507	\$6,377	\$7,139	(\$762)
Annual Budget	\$816,375	\$816,375		\$56,000	\$56,000	
Notes	We received word from the water company they did not invoice us for November and December. These invoices will be paid in 2022 which reflect a budget shortfall through the year. All other accounts are on track.			Slip lease payments are starting to be paid. Dredging to begin this season		

	Feb-22				
	Current Month Actuals	Current Month Budget	Year to Date Actuals	Year to Date Budget	Annual Budget
<b>REVENUES</b>					
NON-RESIDENT LEASES	\$ 400.00	\$ 0.00	\$ 400.00	\$ 0.00	\$ 24,000.00
RESIDENT LEASES	4,200.00	0.00	4,200.00	0.00	24,000.00
ELECTRIC REIMBURSEMENT	699.92	666.68	1,771.76	1,333.36	8,000.00
INTEREST INCOME	2.53	0.00	5.32	0.00	0.00
<b>TOTAL REVENUES</b>	<b>5,302.45</b>	<b>666.68</b>	<b>6,377.08</b>	<b>1,333.36</b>	<b>56,000.00</b>
<b>EXPENSES</b>					
ELECTRIC	1,157.14	716.67	2,687.27	1,433.30	8,600.00
GATE	0.00	41.67	0.00	83.34	500.00
LANDSCAPE - NON-CONTRACT	0.00	127.92	0.00	255.80	1,535.00
MAINTENANCE & REPAIRS	146.18	2,179.17	311.18	4,358.30	26,150.00
MANAGEMENT COMPANY	103.00	103.34	206.00	206.68	1,240.00
OFFICE EXPENSE	0.00	41.67	0.00	83.34	500.00
PROPERTY INSURANCE	1,029.67	856.25	3,085.02	1,712.50	10,275.00
TAXES & LICENSES	0.00	0.00	0.00	0.00	2,100.00
TRANSFER TO RESERVES	425.00	425.00	850.00	850.00	5,100.00
<b>TOTAL EXPENSES</b>	<b>2,860.99</b>	<b>4,491.69</b>	<b>7,139.47</b>	<b>8,983.26</b>	<b>56,000.00</b>

Description	Feb-22		Year to Date Actuals	Year to Date Budget	2021 Budget
	Current Month Actuals	Current Month Budget			
<b>REVENUES</b>					
MAINTENANCE FEES	\$ 67,679.30	\$ 67,679.18	\$ 135,358.60	\$ 135,358.36	\$ 812,150.00
CLUBHOUSE RENTAL	0.00	41.66	0.00	83.36	500.00
INTEREST INCOME	32.37	60.41	65.37	120.82	725.00
LATE FEES	290.59	0.00	587.22	0.00	0.00
STORAGE	0.00	250.00	0.00	500.00	3,000.00
MISCELLANEOUS	0.00	0.00	100.00	0.00	0.00
<b>TOTAL REVENUES</b>	<b>68,002.26</b>	<b>68,031.27</b>	<b>136,111.19</b>	<b>136,062.54</b>	<b>816,375.00</b>
<b>EXPENSES</b>					
BANK SERVICE CHARGE	276.19	0.00	566.22	0.00	0.00
COMMUNICATION	(207.97)	0.00	0.00	0.00	0.00
DRAINAGE REPAIRS	0.00	583.34	0.00	1,166.68	7,000.00
INSURANCE - PROPERTY	6,748.67	6,958.33	13,497.34	13,916.66	83,500.00
INSURANCE - FLOOD	10,232.98	11,375.00	20,465.96	22,750.00	136,500.00
LAKES	0.00	433.34	0.00	866.68	5,200.00
LANDSCAPE - CONTRACT	5,665.96	5,750.00	11,131.92	11,500.00	69,000.00
LANDSCAPE - NON CONTRACT	1,653.54	1,500.00	7,737.50	3,000.00	18,000.00
MAINTENANCE - BUILDINGS	304.00	7,297.91	304.00	14,595.82	87,575.00
MAINTENANCE - CLUBHOUSE	291.50	750.00	1,061.97	1,500.00	9,000.00
MAINTENANCE - GENERAL & ELECT.	0.00	750.00	(700.87)	1,500.00	9,000.00
MAINTENANCE - PLUMBING/LEAKS	0.00	708.34	2,294.00	1,416.68	8,500.00
MAINTENANCE - ROOF & GUTTERS	289.00	6,708.33	587.00	13,416.66	80,500.00
MAINTENANCE - SIDEWALKS/PARKING/RO	0.00	750.00	0.00	1,500.00	9,000.00
MAINTENANCE - SUPPLIES	37.52	75.00	62.92	150.00	900.00
MANAGEMENT FEE	2,231.00	2,233.34	4,462.00	4,466.68	26,800.00
MISCELLANEOUS	0.00	41.66	80.00	83.36	500.00
OFFICE EXPENSE	521.99	416.66	956.11	833.32	5,000.00
PAINTING	0.00	166.66	0.00	333.32	2,000.00
PEST CONTROL	265.00	416.68	530.00	833.36	5,000.00
POOL - OPER. & MAIN.	0.00	2,291.66	0.00	4,583.32	27,500.00
PROFESSIONAL FEES	705.50	458.33	1,072.52	916.66	5,500.00
SIGNAGE/MAILBOXES	0.00	333.33	0.00	666.66	4,000.00
SNOW REMOVAL	2,312.14	1,000.00	2,312.14	2,000.00	3,000.00
SOCIAL EXPENSE	0.00	100.00	0.00	200.00	1,200.00
TAXES & LICENSES	0.00	0.00	0.00	0.00	1,000.00
TRANSFER TO RESERVES	6,766.68	6,766.68	13,533.36	13,533.36	81,200.00
UTILITIES - LGE	1,432.59	1,500.00	2,021.69	3,000.00	18,000.00
UTILITIES - TELEPHONE	603.36	166.66	790.78	333.32	2,000.00
UTILITIES - TRASH REMOVAL	1,395.00	833.34	2,790.00	1,666.68	10,000.00
UTILITIES - WATER	47.59	16,666.70	47.59	16,666.70	100,000.00
<b>TOTAL EXPENSES</b>	<b>41,472.24</b>	<b>77,031.31</b>	<b>85,604.15</b>	<b>137,395.92</b>	<b>816,375.00</b>

## Harbor/Marina Community Meeting Minutes – 05/17/2022

Board Attendees		Poll of Board Members present: Mike Britt, Rosie Craig, Nancy Turner, Deb Longshore, Tommy Cooper, Renee Kuhlman - Mulloy Properties Absent: Diane Hansen, Donna Haag
<b>Board Reports</b>		
Nancy Turner	Meeting Chair	Call to order. 7:01PM Approve minutes from the previous meeting. 03/22/22 Approved as written.
	Roofing	Claim filed with State Farm Insurance Adjustors, met with roofing company All roofs were inspected \$20K deductible, \$187K in repairs, about 8 roofs left to complete on Forest Lake and Harrod Cv Work to start, summer funds still in budget & not touched with insurance repairs Shingles to be matched with existing new roofs Includes tear offs for rotten wood including garages on Mania Dr. & one on Forest Lake
	Siding	K3 complete K2 to be completed K1 to be completed Same color as end unit near pool (Summit Blue) Bids going in this week \$55K per building \$50yr warranty Guide line of colors for doors available Trim color will remain the same Club House will be replaced w/Summit Blue
Debbie Longshore	Secretary	No update
Diane Hansen	Financials	<ul style="list-style-type: none"> <li>• Nancy for Diane – Month income \$68K, Expenses \$41K, YTD \$277K, Expensed YTD \$235K</li> <li>• MSD didn't bill for Q4, 2021 playing catchup Reserve \$240K YTD</li> </ul>
	Social	No Update
Rosie Craggs	Insurance	No Update
	Roads/Parking/Sidewalks	<ul style="list-style-type: none"> <li>• Most critical work has been completed on Forest Lake Dr, Marina Cove and Harrods Cove.</li> </ul>
Mike Britt	Drainage & Soil Erosion	<ul style="list-style-type: none"> <li>• Guys been busy with all the landscape work going on</li> <li>• Work is continuing to be evaluated along the retaining wall behind The last two buildings on Forest Lake Dr.</li> </ul>
	Plumbing & Leaks	Being addressed via Work Orders.
Donna Haag	Lakes	No Update
	Mailboxes	<ul style="list-style-type: none"> <li>• All work has been completed.</li> </ul>
	Landscape, Snow Removal,	<ul style="list-style-type: none"> <li>• Several trees to be replaced</li> <li>• Kenny was very complimentary of landscape workers</li> </ul>

		<ul style="list-style-type: none"> <li>• Notice went out to put up tape around trees you do not want cut</li> </ul>
Tommy Cooper	Newsletter	Next two weeks get info into Tommy
	Stickers	LMP recommends sticker/hanger for mirror Suggested SOP in Welcome Packet, to let Renee know of new owner and address
	Clubhouse	No updates
	Signage	No Updates
	Storage Lot	No Updates
Renee Kuhlman	Property Mgmt. Update	<ul style="list-style-type: none"> <li>• Prefer emails vs phone calls to Mulloy, faster response and have a paper trail</li> <li>• Evelynne thanked Renee for taking care of issues with leak from fireplace</li> <li>• 25 work orders received</li> <li>• 40% Pest control, 60% drainage, gutter downspouts, siding and sidewalk issues</li> </ul>
<b>Resident Committee Reports</b>		
Rolf Klein	Marina	<ul style="list-style-type: none"> <li>• Dredging to start in early Summer.</li> <li>• Most slip leases have been paid up YTD</li> <li>• One boat to be removed, due to not following financial process</li> <li>• Residents to have 1<sup>st</sup> priority of marina slips.</li> </ul>
Norm Johnson	Pool	<ul style="list-style-type: none"> <li>• Pool opening, letter sent out, new keys handed out (currently keys are on back order. The pool gate is being opened in the morning and locked in the evening. It is latched but not locked. No key is needed to get in at this time.)</li> <li>• Deck refinishing on both sides</li> <li>• Pressure washing completed</li> </ul>
Margie Frye	Welcoming	<ul style="list-style-type: none"> <li>• 5 new residents</li> </ul>
Allyson Cooper	Sharing/Caring	<p><b>Happy News</b></p> <ul style="list-style-type: none"> <li>• Paige Hessel adopted a new rescue named Maggie</li> <li>• James &amp; Stephanie Keeling are the proud grandparents of baby girl, Loia Ellen Murray, also adopted rescue Murray</li> <li>• Carol DeMois's granddaughter CeCe Dyer graduated from UofL, grandson Nathaniel Senger</li> <li>• Graduated from Oldham County High</li> <li>• The Coopers eldest granddaughter, Kerrigen Wessel graduated from Ohio State</li> <li>• Donna Haag will be having surgery soon</li> <li>• Jana Ciche retired</li> <li>• Judy Matthews just returned from Greece &amp; her cancer is in remission</li> <li>• Frankie Hunt is recovering well from surgery</li> <li>• Sue &amp; Russ Leighting, previous residents have moved back to The Harbor</li> </ul> <p><b>Sad News</b></p> <ul style="list-style-type: none"> <li>• Remona Rich's brother passed away</li> <li>• Debbie Heavsons beloved Sammy Jo passed away, out sympathy to both!</li> <li>• Book Club is every 4<sup>th</sup> Tuesday, all residents are invited</li> </ul>

		<ul style="list-style-type: none"> <li>• For info contact me Allyson Cooper 502.417.4477 or email <a href="mailto:allysonhome@gmail.com">allysonhome@gmail.com</a> Hope ya'll have a great summer</li> </ul>
<b>Other</b>		
<b>Community Expression</b>		<ul style="list-style-type: none"> <li>• Kenny thanked Renee</li> <li>• Yard to be rolled, 5539 Taken care of by resident</li> </ul>
<b>Special Orders</b>		
<b>Unfinished Business</b>		
<b>New Business</b>		<p>Architectural Request from Nancy Church 5540 Forrest Lake to place metal gazebo on deck Motion made by Rosie not to approve as requested. Second was made. Board voted to not approve motion.</p>
<b>Next Community Meeting Date/Time</b>		July 19, 2022 @ 7PM
<b>Adjourn Meeting</b>		7:55 PM

Secretary Signature and Date: Deb Longshore 6.27.2022

President Signature and Date: \_\_\_\_\_

Feb-22

Description	Current Month Actuals	Current Month Budget	Year to Date Actuals	Year to Date Budget	2021 Budget
<b>REVENUES</b>					
MAINTENANCE FEES	\$ 67,679.30	\$ 67,679.18	\$ 135,358.60	\$ 135,358.36	\$ 812,150.00
CLUBHOUSE RENTAL	0.00	41.68	0.00	83.36	500.00
INTEREST INCOME	32.37	60.41	65.37	120.82	725.00
LATE FEES	290.59	0.00	587.22	0.00	0.00
STORAGE	0.00	250.00	0.00	500.00	3,000.00
MISCELLANEOUS	0.00	0.00	100.00	0.00	0.00
<b>TOTAL REVENUES</b>	<b>68,002.26</b>	<b>68,031.27</b>	<b>136,111.19</b>	<b>136,062.54</b>	<b>816,375.00</b>
<b>EXPENSES</b>					
BANK SERVICE CHARGE	276.19	0.00	566.22	0.00	0.00
COMMUNICATION	(207.97)	0.00	0.00	0.00	0.00
DRAINAGE REPAIRS	0.00	583.34	0.00	1,166.68	7,000.00
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LANDSCAPE - CONTRACT	5,565.96	5,750.00	11,131.92	11,500.00	69,000.00
LANDSCAPE - NON CONTRACT	1,653.54	1,500.00	7,737.50	3,000.00	18,000.00
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MAINTENANCE - GENERAL & ELECT.	0.00	750.00	(700.87)	1,500.00	9,000.00
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MAINTENANCE - SIDEWALKS/PARKING/RO	0.00	750.00	0.00	1,500.00	9,000.00
MAINTENANCE - SUPPLIES	37.52	75.00	62.92	150.00	900.00
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OFFICE EXPENSE	521.99	416.66	956.11	833.32	5,000.00
PAINTING	0.00	166.66	0.00	333.32	2,000.00
PEST CONTROL	265.00	416.68	530.00	833.36	5,000.00
POOL - OPER. & MAIN.	0.00	2,291.66	0.00	4,583.32	27,500.00
PROFESSIONAL FEES	705.50	458.33	1,072.52	916.66	5,500.00
SIGNAGE/MAILBOXES	0.00	333.33	0.00	666.66	4,000.00
SNOW REMOVAL	2,312.14	1,000.00	2,312.14	2,000.00	3,000.00
SOCIAL EXPENSE	0.00	100.00	0.00	200.00	1,200.00
TAXES & LICENSES	0.00	0.00	0.00	0.00	1,000.00
TRANSFER TO RESERVES	6,766.68	6,766.68	13,533.36	13,533.36	81,200.00
UTILITIES - LGE	1,432.59	1,500.00	2,021.69	3,000.00	18,000.00
UTILITIES - TELEPHONE	603.36	166.66	790.78	333.32	2,000.00
UTILITIES - TRASH REMOVAL	1,395.00	833.34	2,790.00	1,666.68	10,000.00
UTILITIES - WATER	47.59	16,666.70	47.59	16,666.70	100,000.00
<b>TOTAL EXPENSES</b>	<b>41,472.24</b>	<b>77,031.31</b>	<b>85,604.15</b>	<b>137,395.92</b>	<b>816,375.00</b>





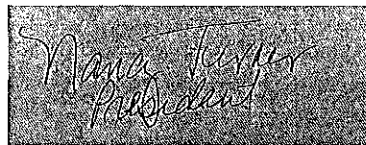
## Harbor/Marina Community Meeting Minutes – 07/19/2022

Board Attendees		Poll of Board Members present: Mike Britt, Rosie Craig, Nancy Turner, Deb Longshore, Renee Kuhlman - Mulloy Properties Absent: Diane Hansen, Donna Haag, Tommy Cooper
<b>Board Reports</b>		
Nancy Turner	Meeting Chair	Call to order. 6:59PM Approve minutes from the previous meeting. 05/17/22 Approved as written. Architectural Requests – <ol style="list-style-type: none"> <li>1. Diana Skaggs pulled out landscaping behind deck. Board notified, list of landscaping to be trimmed 15ft up on trees nearby, Yes Approved.</li> <li>2. Rich Wright request to take out dead bushes.</li> <li>3. Damon request in June to replace deck and bring up to code, Approved</li> <li>4. Jerry Maddox Gazebo request declined, per master deed can enclose or put up umbrellas for shade.</li> </ol>
	Roofing	13 Roofs updated – 10 by the insurance claim and 3 with budgeted monies. \$216K paid from insurance claim, \$320K paid out in total, 25K to be recaptured by residents for skylights payments. 7 remain to be roofed in the next couple of years
	Siding	Mengel Siding Company should start in Sept- Oct. for the two buildings on Marina Dr. Board to talk about window replacement options next meeting. Board has guidelines and colors for windows, resident can request from Rene.
Debbie Longshore	Secretary	No update
Diane Hansen	Financials	Financials attached
	Social	<ul style="list-style-type: none"> <li>• Margie Fry to research having music by the lady in the fall &amp; possible Annual yard sale</li> </ul>
Rosie Craggs	Insurance	No Update
	Roads/Parking/Sidewalks	No update
Mike Britt	Drainage & Soil Erosion	<ul style="list-style-type: none"> <li>• All work has been completed, will evaluate during next heavy rain fall.</li> </ul>
	Plumbing & Leaks	Being addressed via Work Orders.
Donna Haag	Lakes	No Update
	Mailboxes	<ul style="list-style-type: none"> <li>• All work has been completed.</li> </ul>
	Landscape, Snow Removal,	<ul style="list-style-type: none"> <li>• The request to clear out foliage by lake behind the Marina Drive buildings will be evaluated as part of 2023 budget.</li> </ul>

		<ul style="list-style-type: none"> <li>• Board to confirm property line behind the buildings on Harrods Cove.</li> <li>• Request to remove mulch behind deck by pool. Will be done next year.</li> </ul>
Tommy Cooper	Newsletter	No Updates
	Stickers	LMP recommends sticker/hanger for mirror Suggested SOP in Welcome Packet, to let Renee know of new owner and address
	Clubhouse	Cigarette butt cans have been placed out for smokers.
	Signage	No Updates
	Storage Lot	No Updates
Renee Kuhlman	Property Mgmt. Update	<ul style="list-style-type: none"> <li>• Prefer emails vs phone calls to Mulloy, faster response and have a paper trail</li> <li>• Evelyne thanked Renee for taking care of issues with leak from fireplace</li> <li>• 28 work orders received</li> <li>• 36% Pest control, 32% drainage, gutter downspouts,</li> <li>• 18% siding</li> <li>• 14% misc. issues</li> </ul>
<b>Resident Committee Reports</b>		
Rolf Klein	Marina	<ul style="list-style-type: none"> <li>• Nancy for Rolf - Residents to have 1<sup>st</sup> priority of marina slips.</li> <li>• Dredging will start in September</li> <li>• Budget \$56K</li> <li>• 1 eviction has been completed.</li> <li>• 3 slips available</li> <li>• Rolf is enforcing rule attachment #39 boats, which says boats must be moved at least .5 miles and return every 60 days</li> <li>• Boards being replaced as needed on the walkways.</li> </ul>
Norm Johnson	Pool	<ul style="list-style-type: none"> <li>• New gate lock with code being installed 7/26 to be up to code at cost of \$3450, bid approved.</li> <li>• Getting bids for resurfacing of the pool, looking at September timeline for work to be completed.</li> <li>• 2023 project, power wash gazebo and replace rotten boards.</li> <li>• No clubhouse rentals until the pool is closed and covered.</li> <li>• A new gate lock was installed in July.</li> <li>• <b><u>UPDATE – THE POOL WILL CLOSE FOR THE SEASON ON SUNDAY, SEPTEMBER 11, 2022.</u></b></li> </ul>
Margie Frye	Welcoming	<ul style="list-style-type: none"> <li>• 5 new residents</li> </ul>
Rosie	Sharing/Caring	<ul style="list-style-type: none"> <li>• Get from Rosie</li> </ul>

		<ul style="list-style-type: none"> <li>For info contact me Allyson Cooper 502.417.4477 or email <a href="mailto:allysonhome@gmail.com">allysonhome@gmail.com</a> Hope ya'll have a great summer</li> </ul>
<b>Other</b>		
<b>Community Expression</b>		
<b>Special Orders</b>		
<b>Unfinished Business</b>		<b>Julia reports pipe not installed correctly, to take pictures and send to Renee.</b>
<b>New Business</b>		
<b>Next Community Meeting Date/Time</b>		<b>Moving community meetings to 3<sup>rd</sup> Thursday</b> <b>September 15<sup>th</sup> @ 7PM</b> <b>November 17<sup>th</sup> @ 7PM</b> <b>December - TBD</b>
<b>Adjourn Meeting</b>		<b>7:53 PM</b>

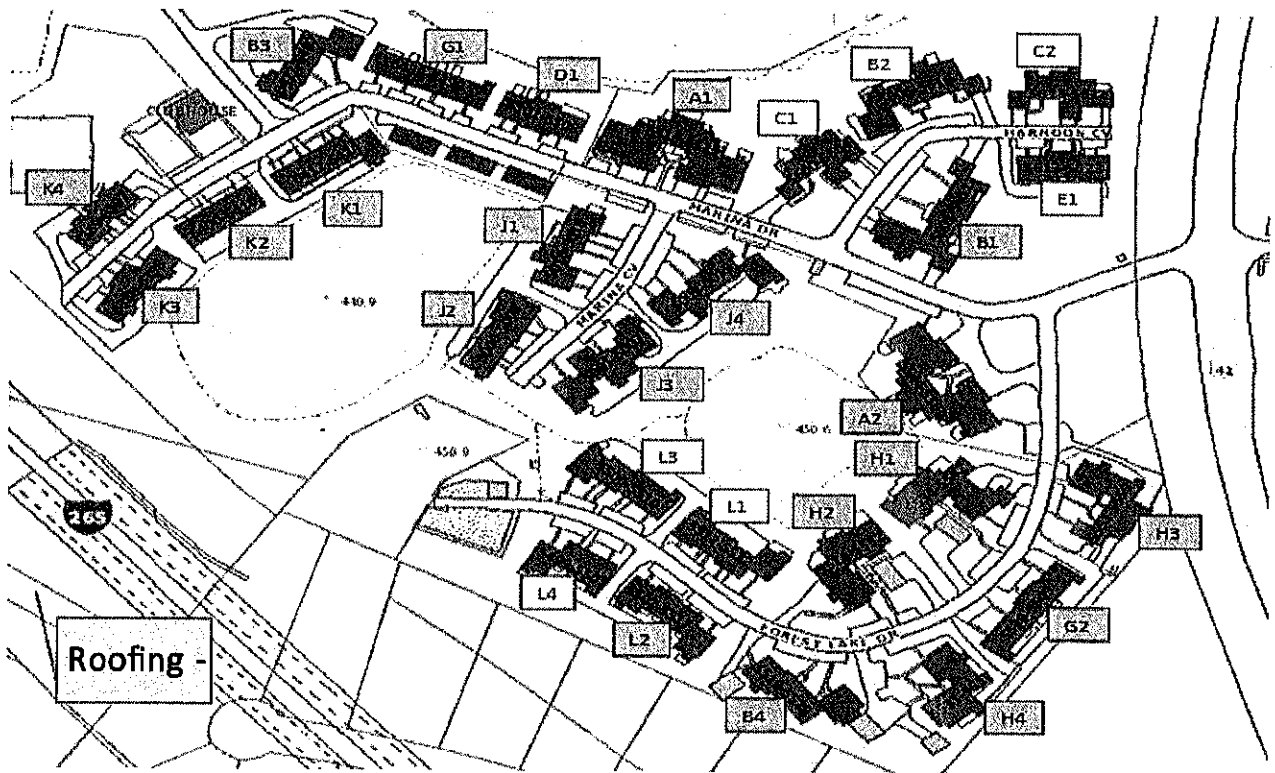
**Secretary Signature and Date:** \_\_\_\_\_



August 22, 2022

**President Signature and Date:** \_\_\_\_\_

**Roofs – everything in green is completed.**



July 2022 Financials

July 2022						
Total Assets	HARBOR			MARINA		
	\$565,657			\$200,838		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month Totals	\$126,419	\$190,212		\$3,418	\$2,213	
YTD Actuals	\$676,577	\$622,971	\$53,606	\$55,634	\$27,776	\$27,859
Annual Budget	\$816,375	\$816,375		\$56,000	\$56,000	
Notes	We will be using part of our reserves to fund the balance of the roofs not covered by the insurance claim. We will also side 2 buildings which will require additional funds from the reserve account.			Dredging to begin this in September.		

# Harbor/Marina Community Meeting Minutes – 9/15/2022

Board Attendees		Nancy Turner, Diane Hansen, Rosie Craggs, Donna Haag, Tommy Cooper, Debra Longshore, Mike Britt – not in attendance
<b>Board Reports</b>		
Nancy Turner	Meeting Chair	<p>Call to order at 7:01 pm            7/19/2022 Minutes approved.            9/4/2022 – Arch Request approved to enclose his deck, from Alan Green on Harrods Cove.            8/25/2022 – Eclipse roofing bid for building L4 on Forest Lake Drive was approved by a board quorum for \$32,112,44 plus wood costs. Several shingles were missing and mold was found.            Nancy, Donna, Diane, Rosie, Debra – approved            Tommy, Mike – not available            The building work started on Sept 8 and completed by Sept 10.</p>
	Roofing	<p>To date in 2022 10 buildings, 5 garages, 1 clubhouse have been reroofed.</p> <p>1 - Insurance claim funding covered – 5 buildings (K3, K4, G1, D1, J3), 2 partial buildings (B3, J1), 3 Marina Dr and 1 FLD garages, 1 clubhouse. To be clear, we could not use insurance funding for anything other than structures on the insurance claim. The total insurance claim was approx.: \$216,000 - \$20,000 deductible = \$197,000.</p> <p>2 - Harbor HOA covered – 3 buildings (H1, H2, L4), 2 partials (B3, J1), 1 FLD garage. The total is approx.. \$230,000. We will recoup approx. \$33,000 for skylights. There are 6 remaining buildings to reroof in the complex.</p>
	Siding	<p>Siding is now scheduled to begin in early November on buildings K1 and K2 on Marina Dr. More notifications will be sent out as we get closer to the date.</p> <p>If anyone would like information guidelines for new Windows, Doors, and Garages., please request this from Renee Kuhlman at Mulloy. If an owner is interested in updating these components, please use the guidelines and submit an Architectural Request prior to any work.</p>
Debbie Longshore	Secretary	<p>Deb – is assuming work to check and validate LWC /MSD bills. She will be looking for trends or any anomalies impacting the water bills. Our annual water bills run approx. 18% of our HOA budget.</p>
Diane Hansen	Financials	<p>Financials are attached below.</p> <p>We were over budget in August, and we anticipated this. August received two large invoices for roofing and water. Money was pulled from the Reserves, which was also anticipated and reported during the last Community meeting. We will recoup \$33,000 in skylight costs from owners.</p> <p>As of the end of August, 2022 we had Reserve cash of \$238,601 and approx. \$80,000 in CD investments.</p> <p>As reported in July, we will also tap the Reserves for Siding costs that are over the siding budgeted amount.</p> <p>The board has started planning for the 2023 budget. Several 2 year contracts are up at the end of this year.</p>
	Newsletter	No update
	Social	No update

Rosie Craggs	Insurance	No Update
	Roads/Parking/Sidewalks	Rosie is looking into a request to fix a cracked sidewalk on Marina Dr.
Mike Britt	Drainage & Soil Erosion	No update
	Plumbing & Leaks	No update
	Clubhouse	See Pool update
Donna Haag/ Diane Hansen	Lakes	No update
	Mailboxes	No Update
	Landscape, Snow Removal	Landscape requests will be added to the 2023 budget unless they are an emergency.
Tommy Cooper	Storage Lot	No Update
	Stickers	No Update
	Signage	No Update
Renee Kuhlman	Property Mgmt. Update	27 Work Orders this quarter. Of those, 37% OPC, 22% Roofing, 18% Gutters, rest was misc.  There are no outstanding WO at this time. All have been submitted.
<b>Resident Committee Reports</b>		
Rolf Klein	Marina	UPDATE -- Dredging will be done in Sept/Oct. Rolf has contracted to have several work items completed at the Marina -- wooden planks and lights.
Nancy Turner	Pool	<p><b>1 - Facts about the <u>pool open space</u> between the pool deck and the clubhouse deck:</b> The board and resident pool committee members met Tues, Sept 6 with Carrie Christy, Dept of Health and Wellness. The meeting was regarding securing compliance with the open areas from the pool deck to the clubhouse deck. Currently, an individual can walk from the clubhouse down the steps into the pool area. We know pool users enjoy the openness; however, using the clubhouse as barrier is not in compliance with county code. Carrie indicated Jefferson County law states the pool must be fenced on all four sides with a latching, locking, self closing gate. As a result, we are not able to use the clubhouse as a securing side.</p> <p>In order to have meetings and rentals at the clubhouse in time for the holidays, the fence around the pool is being returned to its original 4 sided format. This work should be completed by Nov 1 and the cost is anticipated to be less than \$1,500.</p> <p>This will get the compliance issue addressed. It will give time to the Pool committee to discuss any changes for 2023 as well as get Health Dept approval and changes made before the season.</p> <p>Our pool is a beautiful amenity to our community. While the openness from the pool deck to the clubhouse deck is nice, it is not within Jefferson County Code thus putting us at risk. That risk is being mitigated.</p> <p><b>2 -- <u>Money spent in 2022</u> --</b> The 2022 pool budget was \$27,500. The plan was to resurface the pool deck area. The cost to do that work was around \$40,000 which became cost prohibitive. To date we have spent \$12,675.81 of the \$27,500. The contract for Ky Pool Mgmt is \$8,800. Approx \$3,500 was spent for the lock and gate. We are well within budget at the pool.</p> <p><b>3 -- <u>Pool Closing date</u></b> was determined with Carrie Christy (Health Dept Liaison) and Nancy Turner, President. Carrie allowed us to remain open until Sept 11 knowing we had a mitigation plan for the 4 sided fencing issue. Going</p>

		forward, the goal is for the Pool Committee to determine the closing date with board approval, as has been the practice in the past.
Margie Frye	Welcoming	No updates
TBD	Sharing/Caring	Nate Marcum volunteered to take on this work. Thank you Nate. Diane will coordinate with Nate and Allyson for this transition.
Other		
Community Expression		<p>1 - Nancy Johnson – Questioned about her drywall in the garage not being replaced. This had already been addressed as the Master Deed states limited common interiors are the responsibility of the owner.</p> <p>2 – Rhonda Schladand – Indicated the amenities on the Harbor Website are out of date. We do not have tennis courts or sauna room. She will work with Renee to make these corrections.</p> <p>3 – Rhonda Schladand – wants to meet/work with any community members and the board for a deeper dive into the HOA fees, how they are derived and allocated. Once we can meet in the Clubhouse, Nancy/Diane will get this set up for a deeper dive. Any suggestions are welcome.</p>
Special Orders		No update
Unfinished Business		No update
New Business		<p>1 – 2023 Budget Planning is underway with the board. Our goal is to present the 2023 budget for approval at the Nov 17, 2022 Community Meeting.</p> <p>2 – 2023 Election Planning will begin soon. There are 3 open positions. Candidate information and letters will be sent out by Nov 15. They are due Dec 15. We welcome any owners to run for the board. Our community is only as good and effective as our board. We will be looking to utilize our previous Election Com resident members. Anyone else is welcome to help.</p>
Next Community Meeting		Thursday, November 17, 2022, 7:00 pm
Adjourn Meeting		8:03 pm

Secretary Signature and Date: \_\_\_\_\_

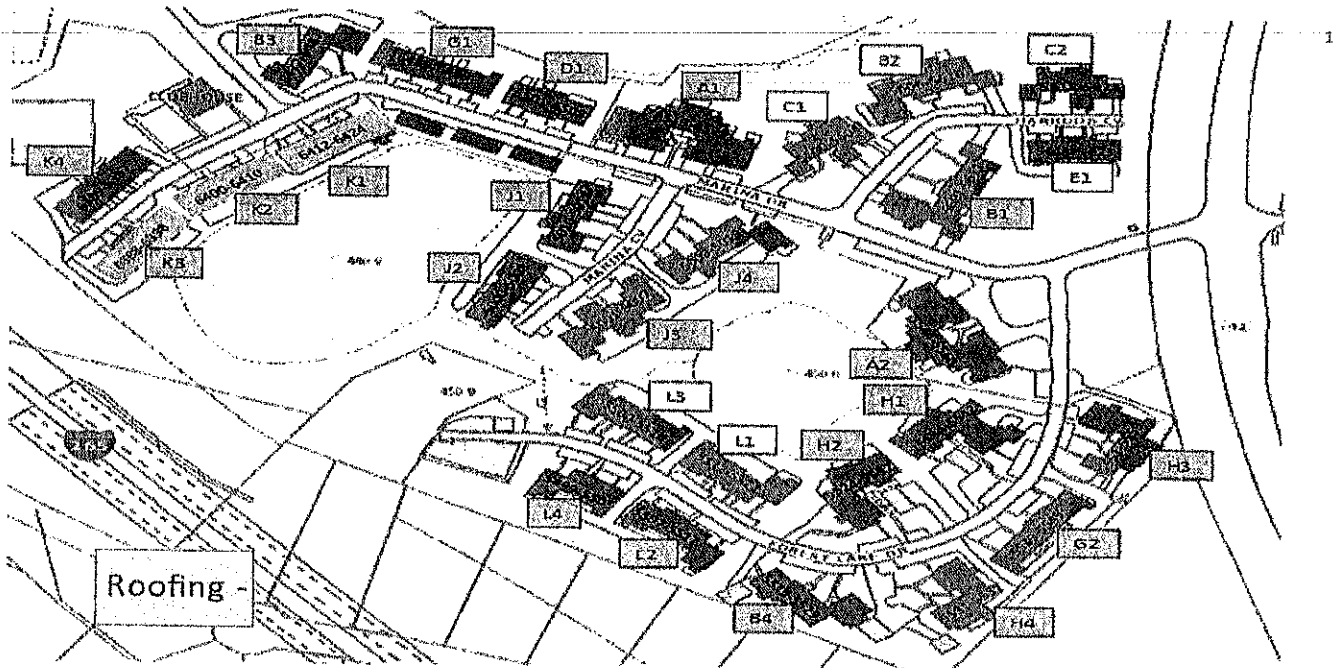
President Signature and Date: Nancy Turner 9/26/2022

**Financials:**

August 2022						
Total Assets	HARBOR			MARINA		
	\$565,657			\$200,838		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month Totals	\$68,073	\$260,846		\$1,123	\$2,912	
YTD Actuals	\$744,650	\$883,817	-\$139,167	\$56,757	\$30,688	\$26,069
Annual Budget	\$816,375	\$816,375		\$56,000	\$56,000	
Notes	We will be using part of our reserves to fund the balance of the roofs not covered by the insurance claim. We will also side 2 buildings which will require additional funds from the reserve account.			Dredging to begin this in September.		



Everything in green is a completed roof.



**Budget and Election Dates:**

- 1. Budget Planning and Execution**
- A. The board will start 2023 planning in September by beginning to refine the list of 2023 initiatives.
  - B. Pull estimates together and refine our priorities based on 2022 revenue.
  - C. On or before Dec 15
    - 1. Approve the 2023 budget and priorities.
    - 2. Present to the residents and submit into the minutes.
    - 3. Provide the community with a copies.
    - 4. Mulloy will distribute the annual percentage breakdown and copies of the budget.
  - D. By Jan 15 - Mulloy sends previous year financial summary to residents.

- 1. Election Planning and Execution**
- A. By Nov 15, Call to Candidate letters sent to owners.
  - B. By Dec 15, the Call to Candidate letters due to Mulloy. Anything received after this point is a write in.
  - C. Jan 2, Call to Candidate information, voting instructions and dates sent to the owners.
  - D. Prior to or on the 2<sup>nd</sup> Tue in January - Candidates will present themselves to the community at a Meet the Candidate meeting. Nominations by others or self nominations can occur from the floor. These will be write ins.
  - E. The 2<sup>nd</sup> Tue in January is election day.
    - 1. Elections conducted by the Election Committee
    - 2. Immediately after the elections, the new board meets to elect the Officers - Pres, VP, Secty, Treasurer.
    - 3. The community is notified of board and officers.

# Harbor/Marina Community Meeting Minutes – 11/17/2022

Board Attendees		Nancy Turner, Diane Hansen, Donna Haag, Debbie Longshore, Rosie Cragg, Tommy Cooper Mike Britt – absent
<b>Board Reports</b>		
Nancy Turner	Meeting Chair	Call to order at 7:02 pm Poll of Board Members present. Approved minutes from the 9/15/2022 Community Meeting Architectural Reviews approved: <ul style="list-style-type: none"> <li>• Richard Wright – approved 10/12/2022</li> <li>• Mary Smolinski - approved 10/23/2022</li> </ul>
	Roofing	No update
	Siding	The new siding of K1 and K2 buildings on Marina Drive started 11/14/2022.
Debbie Longshore	Secretary	No update
Diane Hansen	Financials	<ul style="list-style-type: none"> <li>• As reported in previous meetings, we used \$60,000 from reserves to pay for a budget overage due to water and roofing. We will pull additional money from reserves to cover the siding costs.</li> <li>• As of the October 2022 financials, there is \$222K in our reserves.</li> <li>• One of our CDs came due and was rolled into an annuity with Pacific Life. The total amount was \$37,323. We can get up to 10% out annually, if needed, with no penalty.</li> <li>• Our next CD for \$10K comes due and we will roll it into another CD.</li> <li>• The Marina financials are on target.</li> <li>• 2023 Budget review is scheduled for Thursday December 8, 7:00 at the clubhouse.</li> </ul>
	Newsletter	No update
	Social	Diane will work with Nate Marcum to bring him up to speed and inclusion with the social committee.
Rosie Craggs	Insurance	2023 premiums are coming in. We will review during the Dec 8 meeting.
	Roads/Parking/Sidewalks	<ul style="list-style-type: none"> <li>• Sidewalk work will be part of the 2023 budget planning.</li> <li>• Rosie has reached out to Louisville Paving for an estimate to repave the roads in the Harbor. The board will evaluate the estimate and incorporate the work into our strategic planning. The initial estimate is greater than \$500K.</li> </ul>
	Lakes	2023 contract has been received and will be part of the 2023 budget planning review on Dec 8. Rolf – brought up a request to include budgeting to clean debris that collects in the east corner of the lower lake and the north corner of the upper. Look to use a long arm excavation to clean it out.

Mike Britt	Drainage & Soil Erosion	No update
	Plumbing & Leaks	No update
	Clubhouse	No update
Donna Haag/ Diane Hansen	Mailboxes	All work was completed in 2022.
	Landscape, Snow Removal,	<ul style="list-style-type: none"> <li>• Donna will not be running for a 2023 board position, thus the Landscape Chair will be vacant in 2023. She has a list for the new person.</li> <li>• We trimmed more than 80 trees in 2022.</li> <li>• Snow removal – we are seeking a new snow removal vendor. One bid has come in. This will be part of the 2023 budget.</li> <li>• Sidewalk snow removal has never been provided by the HOA. Any owner can contract individually to have this service done.</li> <li>• Marina snow removal – historically nothing has been provided. Salt cannot be used as it cannot go into the river.</li> </ul>
Tommy Cooper	Storage Lot	No update
	Stickers	No update
	Signage	No update
Renee Kuhlman	Property Mgmt. Update	10 Work Orders have been issues since the September 15 meeting.
<b>Resident Committee Reports</b>		
Rolf Klein	Marina	<ul style="list-style-type: none"> <li>• Dredging has been completed. The cost was \$25K</li> <li>• Deck boards will be replaced.</li> <li>• The dumpster carrell was hit by a car. The solution is being addressed.</li> </ul>
Nancy Turner	Pool	No update
Margie Frye	Welcoming	One new resident has moved in since the September Community Meeting. Welcome the Smolinski's.
Nate Marcum	Sharing/Caring	Kenny Moser is very ill. Hospice has been contacted.
<b>Other</b>		
Community Expression		<ul style="list-style-type: none"> <li>• Judy Matthews, from the Book Club, made a request for a Lending Library structure to be placed at the entrance to the Harbor.</li> <li>• The board approved the request for the Lending Library. <ul style="list-style-type: none"> <li>○ Nancy – yes</li> <li>○ Tommy – yes</li> <li>○ Diane – yes</li> <li>○ Debbie – yes</li> <li>○ Rosie – yes</li> <li>○ Donna – yes</li> <li>○ Mike – no present</li> </ul> </li> <li>• The board will discuss and respond to a designated location close to the Forest Lake</li> </ul>

		Dr/Marina Dr fork. We will have an update at the Dec 8 meeting.
		• Rolf Klein and Debbie Longshore volunteered to pay for the Lending structure and assist with the installation.
Special Orders		n/a
Unfinished Business		n/a
New Business		n/a
Next Community Meeting Date/Time		Thursday, December 8, 7:00 Clubhouse
Adjourn Meeting		8:06 pm

Secretary Signature and Date: \_\_\_\_\_

President Signature and Date: Nancy Turner 11/29/2022

October 2022						
Total Assets	HARBOR			MARINA		
	\$418,031			\$179,470		
	REVENUE	EXPENSES	NET INCOME	REVENUE	EXPENSES	NET INCOME
Current Month	\$68,269	\$59,600		\$922	\$21,309	
YTD Actuals	\$880,992	\$1,015,195	-\$134,203	\$59,762	\$54,546	\$5,216
Annual Budget	\$816,375	\$816,375		\$56,000	\$56,000	

# Harbor/Marina Community Meeting Minutes – 12/08/2022

Board Attendees		Nancy Turner, Diane Hansen, Donna Haag, Debbie Longshore, Rosie Cragg, Tommy Cooper, Mike Britt
<b>Board Reports</b>		
Nancy Turner	Meeting Chair	<p>Call to order at 7:05 pm  Poll of Board Members present.  Approved minutes from the 11/17/2022  2023 Budget Review via Zoom Call with Community</p>
Diane Hansen	2023 Harbor	<ul style="list-style-type: none"> <li>• Reviewed the 2023 Budget proposal to maintain the 2022 HOA monthly fee payments, with the addition of extra payment per year.</li> <li>• This will be referred to as the 13<sup>th</sup> payment. It is due in full by July 1, 2023. Owner can add increments to Mulloy with the full amount due by July 1, 2023. Owner can also pay as a lump sum anytime by July 1, 2023.</li> <li>• The late fee process will be implemented if the 13<sup>th</sup> payment is not received by July 1, 2023.</li> <li>• This extra payment will generate \$67,679 annually.</li> <li>• The board agreed to stop payments for Recluse spiders removal. OPC can be called to determine if any insect is a Recluse Spider, but going forward from 2023, removal of Recluse spiders will be the owners responsibility Poisonous spiders removal are not part of the OPC contract and never have been.  We will continue to treat for termites if found as they can damage the building structure.</li> <li>• Motion was given by Nancy, seconded by Donna. The full board approved. <ul style="list-style-type: none"> <li>○ Nancy Turner – yes</li> <li>○ Donna Haag – yes</li> <li>○ Diane Hansen – yes</li> <li>○ Debbie Longshore – yes</li> <li>○ Mike Britt – yes</li> <li>○ Tommy Cooper - yes</li> </ul> </li> </ul>
	2023 Marina	<ul style="list-style-type: none"> <li>• There are no changes to the 2023 Marina Budget.</li> <li>• A motion was made by Nancy, seconded by Diane, the full board approved. <ul style="list-style-type: none"> <li>○ Nancy Turner – yes</li> <li>○ Donna Haag – yes</li> <li>○ Diane Hansen – yes</li> <li>○ Debbie Longshore – yes</li> <li>○ Mike Britt – yes</li> <li>○ Tommy Cooper - yes</li> </ul> </li> </ul>

	<b>2023 Contracts</b>	<ul style="list-style-type: none"> <li>• A motion was made by Nancy to approve all 2023 contracts, except for property, seconded by Diane, the full board approved. <ul style="list-style-type: none"> <li>○ Nancy Turner – yes</li> <li>○ Donna Haag – yes</li> <li>○ Diane Hansen – yes</li> <li>○ Debbie Longshore – yes</li> <li>○ Mike Britt – yes</li> <li>○ Tommy Cooper - yes</li> </ul> </li> </ul>
Nancy	<b>2023 Large Expenditure Plans</b>	<ul style="list-style-type: none"> <li>• The Harbor 5 year plan was reviewed, indicating priorities for 2023. We will review 2022 completed work during the January 2023 meeting.</li> </ul>
<b>Resident Committee Reports</b>		
<b>Other</b>		
<b>Community Expression</b>		<ul style="list-style-type: none"> <li>• The board agreed on the location for the Lending Library to be placed along the parking area on Marina Drive close to the dumpster corral at the end of Harrods Cove. Rolf, Debbie and Judy have been notified.</li> <li>• Rolf Klein and Debbie Longshore volunteered to pay for the Lending structure and assist with the installation.</li> </ul>
<b>Next Community Meeting Date/Time</b>		Tuesday, 6:00, Dec 13 via ZOOM. Purpose of the meeting is the board to approve the property ins vendor for the Harbor and Marina.
<b>Adjourn Meeting</b>		7:48 p

Secretary Signature and Date: \_\_\_\_\_

President Signature and Date: Nancy Turner 12/19/2023

# Harbor/Marina Community Meeting Minutes – 12/13/2022

Board Attendees		Nancy Turner, Donna Haag, Debbie Longshore, Rosie Cragg, Mike Britt Absent – Diane Hansen
<b>Board Reports</b>		
Nancy Turner	Meeting Chair	Call to order at 6:05 pm Poll of Board Members present. Approved minutes from the 12/8/2022
Nancy Turner	Proposed Harbor and Marina Property Vendor change	<ul style="list-style-type: none"> <li>• State Auto, our 2022 property ins vendor change the 2023 wind/hail deductible from \$20,000 per occurrent, to \$20,000 per building. This change is unacceptable to the board.</li> <li>• A second quote was provided by McDaniels Insurance LLC with provided a \$25,000 deductible per occurrence. All other coverages and limits with the same as the prior year.</li> <li>• The total Premium from McDaniel for ERIE Property Ins for the Harbor was \$85,680 vs \$100,661.</li> <li>• The total Premium from McDaniel for ERIE Property Ins for the Marina was \$3,507 vs \$11,047.</li> <li>• Motion was given by Nancy to approve the ERIE Ins from McDaniels Ins com, seconded by Donna. The full board approved. <ul style="list-style-type: none"> <li>○ Nancy Turner – yes</li> <li>○ Donna Haag – yes</li> <li>○ Diane Hansen – yes</li> <li>○ Debbie Longshore – yes</li> <li>○ Mike Britt – yes</li> <li>○ Tommy Cooper - yes</li> </ul> </li> </ul>
Meeting Adjourned		• 6:15 pm
Next Meeting		• January 10, 2023, 7:00 Clubhouse. Election night and review of 2022. Election information will be mailed to all owner addresses.

Secretary Signature and Date: \_\_\_\_\_

President Signature and Date: Nancy Turner 12/19/2023

**2023 Harbor and Marina Budget approved 12/8/2023**

Harbor Description	Year to Date Actuals Through October 2022	2022 Total Budget	YTD Budget vs Actual	2023 Proposed Budget	Comments
<b>REVENUES</b>					
MAINTENANCE FEES	\$ 676,793.96	\$ 812,150.00	\$ 135,356.04	879,800.00	
CLUBHOUSE RENTAL	475.00	500.00	25.00	500.00	13 month HOA payments,
INTEREST INCOME	247.73	725.00	477.27	725.00	13th month due July 1, 2023
LATE FEES	1,986.87	0.00	(1,986.67)	0.00	results in \$67,650 additional.
STORAGE	3,376.00	3,000.00	(376.00)	2,500.00	
MISCELLANEOUS	950.00	0.00	(950.00)	0.00	
<b>TOTAL REVENUES</b>	<b>\$ 683,829.36</b>	<b>\$ 816,375.00</b>	<b>\$ 132,545.64</b>	<b>\$ 883,625.00</b>	

Description	Year to Date Actuals Through October	2022 Total Budget	YTD Budget vs Actual	2023 Proposed Budget	Comments
BANK & SERVICE CHARGES	2,325.77	0.00	(2,325.77)	2,500.00	
COMMUNICATIONS	1,771.79	0.00	(1,771.79)	2,000.00	
DRAINAGE REPAIRS	3,312.50	7,000.00	3,687.50	5,000.00	
INSURANCE - PROPERTY	68,103.74	83,500.00	15,396.26	103,230.00	
INSURANCE - FLOOD	102,329.80	136,500.00	34,170.20	152,970.00	
LAKES	5,038.18	5,200.00	161.82	6,500.00	2% increase
LANDSCAPE - CONTRACT	44,188.72	69,000.00	24,811.28	76,900.00	11% increase
LANDSCAPE - NON CONTRACT	27,752.58	18,000.00	(9,752.58)	18,000.00	
MAINTENANCE - BUILDINGS	29,533.60	87,575.00	58,041.40	99,000.00	
MAINTENANCE - CLUBHOUSE	11,775.80	9,000.00	(2,775.80)	7,000.00	
MAINTENANCE - GENERAL & ELECT.	1,750.70	9,000.00	7,249.30	5,000.00	
MAINTENANCE - PLUMBING/LEAKS	6,095.23	8,500.00	2,404.77	6,000.00	
MAINTENANCE - ROOF & GUTTERS	158,103.64	80,500.00	(77,603.64)	89,300.00	
MAINTENANCE - SIDEWALKS/PARKING	4,065.00	9,000.00	4,935.00	6,000.00	
MAINTENANCE - SUPPLIES	396.20	900.00	503.80	900.00	
MANAGEMENT FEE	22,310.00	26,800.00	4,490.00	28,116.00	5% increase
MISCELLANEOUS	80.00	500.00	420.00	500.00	
OFFICE EXPENSE	1,511.90	5,000.00	3,488.10	2,000.00	
PAINTING	0.00	2,000.00	2,000.00	2,000.00	
PEST CONTROL	8,776.50	5,000.00	(3,776.50)	8,100.00	43% increase
POOL - OPER. & MAIN.	12,864.61	27,500.00	14,635.39	15,000.00	KY pool only = \$10,479
PROFESSIONAL FEES	4,638.38	5,500.00	861.62	5,500.00	
SIGNAGE/MAILBOXES	3,710.05	4,000.00	289.95	1,000.00	
SNOW REMOVAL	2,312.14	3,000.00	687.86	4,000.00	
SOCIAL EXPENSE	325.95	1,200.00	874.05	1,500.00	
TAXES & LICENSES	157.00	1,000.00	843.00	1,000.00	
TRANSFER TO RESERVES	67,686.80	81,200.00	13,513.20	80,000.00	10% of annual HOA fee
UTILITIES - LGE	14,406.98	18,000.00	3,593.04	20,000.00	
UTILITIES - TELEPHONE	2,321.10	2,000.00	(321.10)	2,500.00	
UTILITIES - TRASH REMOVAL	11,450.27	10,000.00	(1,450.27)	12,000.00	
UTILITIES - WATER	149,309.42	100,000.00	(49,309.42)	120,000.00	
<b>TOTAL EXPENSES</b>	<b>\$ 768,382.33</b>	<b>\$ 816,375.00</b>	<b>\$ 47,992.67</b>	<b>\$ 883,516.00</b>	



Marina Description	Year to Date Actuals	2022 Budget	YTD Budget vs Actual	2023 Proposed Budget
<b>REVENUES</b>				
NON-RESIDENT LEASES	\$ 29,792.00	\$ 24,000.00	\$ (5,792.00)	\$ 24,000.00
RESIDENT LEASES	21,075.00	24,000.00	2,925.00	24,000.00
ELECTRIC REIMBURSEMENT	8,737.89	8,000.00	(737.89)	8,000.00
INTEREST INCOME	156.67	0.00	(156.67)	0.00
<b>TOTAL REVENUES</b>	<b>\$ 59,761.56</b>	<b>\$ 56,000.00</b>	<b>\$ (3,761.56)</b>	<b>\$ 56,000.00</b>
<b>EXPENSES</b>				
ELECTRIC	9,919.56	8,600.00	(1,319.56)	\$ 9,000.00
GATE	0.00	500.00	500.00	500.00
LANDSCAPE - NON-CONTRACT	0.00	1,535.00	1,535.00	1,100.00
LEGAL FEES	790.42	0.00	(790.42)	500.00
MAINTENANCE & REPAIRS	27,726.18	26,150.00	(1,576.18)	25,000.00
MANAGEMENT COMPANY	1,030.00	1,240.00	210.00	1,296.00
OFFICE EXPENSE	12.00	500.00	488.00	500.00
PROPERTY INSURANCE	10,292.71	10,275.00	(17.71)	11,000.00
TAXES & LICENSES	525.00	2,100.00	1,575.00	2,100.00
TRANSFER TO RESERVES	4,250.00	5,100.00	\$ 850.00	5,100.00
<b>TOTAL EXPENSES</b>	<b>\$ 54,545.87</b>	<b>\$ 56,000.00</b>	<b>\$ 1,454.13</b>	<b>\$ 56,096.00</b>

## 2023 Contracts

Entity	Type	Vendor	Board Owner	2022	2023	2024	Bd Apprv	comments
Harbor	Flood Ins	Assured Partners - Voyager	Rosie	\$ 136,471.37	\$ 152,967.00		12/8/2022	\$16,495.63 Incr. 11% increase. Renewal
Harbor	D&O	Assured Partners - Cincinnati	Rosie		\$ 2,565.00		12/8/2022	Renewal
Harbor	Workmans Comp	Assured Partners - KEMI WC	Rosie	\$ 585.40	\$ 585.40		12/8/2022	Renewal
Harbor	Ins Property	McDaniels Ins - ERIE			\$ 85,680.00		12/13/2022	Includes - Building and personal property, D&O., clubhouse and pool, liability umbrella coverage.
Harbor	Lake	Aquatic Controls - Mar-Oct	Rosie	\$ 5,125.10	\$ 5,565.00	\$ 5,845.90	12/8/2022	2023- 2% increase, 2024 - 5% increase
Harbor	Landscape	Miguels Tree Service	Diane	\$ 61,600.00	\$ 76,900.00	\$ 76,900.00	12/8/2022	lock in for 2 years, 2022-2023
Harbor	Mgmt Company	Mulloy	Nancy	\$ 26,772.00	\$ 28,116.00	\$ 28,116.00	12/8/2022	Lock in for 2 years, 2023-2024, 5% inc
Harbor	Pest Control	OPC	Nancy	\$ 5,600.00	\$ 8,100.00		12/8/2022	\$675/mo, 30% increase
Harbor	Pool Maint	Ky Pool Mgmt May-Sept	Nancy	\$ 9,286.00	\$ 10,479.00		12/8/2022	13% increase, Renewal 2024
Harbor	Snow Removal	Bryant Contracting	Diane		\$ 4,000		12/8/2022	
Harbor	Trash	Anytime Trash	Nancy	\$ 14,600.00	\$ 14,600.00			Contract is not up until 2023
Marina	Ins Property	McDaniels - ERIE			\$ 3,507.00		12/13/2022	
Marina	Mgmt Company	Mulloy	Nancy	\$ 1,236.00	\$ 1,296.00	\$ 1,296.00	12/8/2022	Lock In for 2 years, 2023-2024

# 5 Year Plan – Large Expenditures

## 2023 Large Expenditure Roofing and Siding

Community	Roofs	Siding
28 buildings 7 garages Clubhouse	<ul style="list-style-type: none"> <li>• 30 – Completed</li> <li>• Remaining – 6 buildings, 1 garage, storage shed, entrance shed</li> </ul>	<ul style="list-style-type: none"> <li>• 5 – Completed</li> <li>• Remaining - 23 buildings, 7 garages, Clubhouse</li> </ul>
Timeline	Complete all roofs by 2025.	Complete all buildings by 2033.
How	Use budget and reserves.	Use budget and reserves

Roofing Siding and Other Large Expenditures				
2022	2023	2024	2025	2026
<ul style="list-style-type: none"> <li>• Siding based on budget</li> <li>• Re-roof 4 Buildings</li> <li>• Evaluate and fix Trusses</li> <li>• Clubhouse - Re-Furbish Deck</li> <li>• Erosion Committee</li> <li>• Landscape Tree Maint</li> <li>• New Mailboxes</li> <li>• Pool Resurface Deck</li> <li>• Sidewalk Safety</li> </ul>	<ul style="list-style-type: none"> <li>• 1-3 Sided buildings</li> <li>• Re-roof 34 Building &amp; Trusses</li> <li>• Clubhouse Furniture and Blinds</li> <li>• Erosion Committee</li> <li>• Landscape Tree Maint</li> <li>• Pool Maintenance of Pergola area</li> </ul>	<ul style="list-style-type: none"> <li>• 1-3 Sided buildings</li> <li>• Re-roof 34 Buildings &amp; Trusses</li> <li>• Erosion Committee</li> <li>• Landscape Tree Maint</li> <li>• Pool Replace Furniture</li> <li>• Streets Resphalt</li> <li>• Storage Area Fence</li> <li>• Reserve Audit Study</li> </ul>	<ul style="list-style-type: none"> <li>• 2-4 Sided buildings</li> <li>• Clubhouse- Refurbish Bathrooms</li> <li>• Erosion Committee</li> <li>• Landscape Tree Maint</li> <li>• Pool Replace Cover</li> <li>• Streets Resphalt</li> </ul>	<ul style="list-style-type: none"> <li>• 2-4 Sided buildings</li> <li>• Clubhouse- New Deck</li> <li>• Landscape Tree Maint</li> <li>• Streets Resphalt</li> </ul>