

The Harbor on Harrods Creek

Board Meeting via Zoom

January 18, 2021

(this meeting was recorded)

Meeting was called to order at 7:00 pm.

Board members present: Rosie Craggs Cris Holbert
 Diane Hansen Tommy Cooper
 Nancy Turner Donna Haag

Board member absent: Wayne Fulton

Homeowners attended: 33 via zoom meeting

A motion was made and seconded to pass the minutes from the November 10, 2020 and December 15, 2020 meetings.

Nancy Turner –

1. She will be introducing the new board members and share 2021 initiatives.
2. Board members were introduced as follows: Tommy Cooper, Donna Haag, Diane Hansen, Rosie Cragg and Christine Hobert were present with Wayne Fulton absent as he had to work. We now have a full board with 7 members. Thank you to everyone who voted and the volunteers who ran for positions.
3. The officers are as follows: Nancy Turner, President; Rosie Cragg, Vice President, Diane Hansen, Treasurer and Wayne Fulton, Secretary. Diane Hansen will be taking the minutes this evening as Wayne is not present.
4. The board is meeting in executive sessions, one of which has already happened, with more scheduled. We are looking forward to working together and healing as a board.
5. We will be solidifying the position of the board regarding the newly sided building (K-4). This will be vetted through the Harbor community attorney, Robert Deweese, to confirm everything is legal. The it will then be distributed to the residents.
6. The board will also be addressing the engagement with FaceBook. There were issues which need to be addressed for the board to heal. It will be addressed in the Code of Conduct which the board members will be reviewing and signing.
7. These 2 issues, the siding and Facebook, will addressed by end of the month. This allows the board to conclude 2020 and move forward in 2021.

8. There are committee positions filled already. They are: the pool committee lead, Norm Johnson; building siding lead, Ron Jones; neighborhood watch lead, Kenny Mooser; Marina Harbor Master, Rolf Klein. Diane is working to solidify our social committee lead. These committee leads will be fully responsible for their respective positions, report directly to the board and then provide updates to the community.
9. The minutes will include a list of all the committee members along with the board liaison responsible for the roles.

Nancy Turner – 2020 treasury report –

1. The marina and Harbor financials were reviewed and final 2020 balances.
2. The marina was over budget by \$375.00.
3. The Harbor was over budget by \$35,000. This was explained and the majority of this loss will be recouped in 2021. The overcharges included insurance, trash removal (3 days per week versus 2) and the Covid mandates needed to open the pool.
4. The detailed financials are attached to these minutes.

Nancy Turner –

1. We will be using Reach Alerts and email to communicate with the community. The form will be included with these minutes on how to get signed-up for the alerts. Emails and Reach Alerts will be used more in 2021 for various communications. Please be sure to sign-up for the alerts or be sure your email address is forwarded to Brian English at Mulloy.
2. A new, continued initiative which will be required is all issues/requests/communications will be administrated through Mulloy. Please do not send these requests to the board members. This will streamline the issues and allow Mulloy to respond to issues as quickly as possible.
3. Community meetings – due to Covid, we will be changing the frequency of our community meetings for the first few months. The board wants to be sure to bring to the community pertinent and important information in the best way possible. Therefore, our next meeting will be March 16, 2021 via a Zoom call. At this meeting we will determine our next meeting time. During this meeting, we will have the responsible committee leaders presenting necessary, pertinent information.
4. Transparency – the goal is not to have more frequent meetings but to have better information during each meeting and have comprehensive, detailed minutes from each meeting.
5. Wayne Fulton is working to consolidate important information into one website.
6. First quarter initiatives:
 - a. Tommy Cooper – working with creek wall initiative and will report back within the first quarter.
 - b. Norm Johnson – pool will open 2nd quarter. One priority is resurfacing; more information to follow.

- c. Wayne Fulton – Forest Lake Drive hill issue will be addressed and Information will be reported back to residents.
 - d. Tennis courts – Cris Holbert and Donna Haag are starting to bring Ideas regarding this area.
 - e. Rosie Cragg and Nancy Turner – establishing stronger guidelines with Mulloy.
 - f. Diane Hansen – financials.
 - g. All maintenance work continues as these initiatives are being undertaken.
7. Request was made to have residents volunteer for committees and engage in the community to make to a better living environment.
8. The chat function was checked to see if there were any questions/comments:
- a. Judy Matthews – please have all the speakers at the March meeting on video so everyone can see and recognize them. The board members need to be visual.
 - b. Bev Miller – the Metropolitan Sewer District will begin their project on Harrod's Cove and this will communicated as work starts and progress continues.
 - c. Evelyn Hwang – expressed her thanks to the board members for volunteering their time. She also wanted to be sure Chris Rich was thanked for his numerous years of service to this community. Even with his health issues, he continued to serve.

Meeting was adjourned at 7:38 pm



Reach Alert Info

Harbor at Harrods Creek

Residents,

We understand the importance of communicating with you and ensuring that we keep you in the loop regarding events affecting our community. As a result, we are pleased to announce that we are initiating a new notification service called REACH Alert.

This new service will allow us to immediately share important information regarding a number of items, including scheduled and emergency repairs, lawn service updates, board meeting reminders, suspicious activities, and community event reminders.

As good as this service is, if you don't register, we can't share important information with you. You decide if you want a text message, voice call, or an email. Each household can register up to 4 phone numbers and 4 email addresses. All you need to do is:

1. Go to www.reachalert.com and click on MY ACCOUNT.
2. Select CREATE ACCOUNT.
3. Follow the prompts and enter your preferred contact information.
4. Network Name: type **Harbor at Harrods Creek** (click on our name when it appears).
5. Select resident.

If you opted to receive text alerts, Reach Alert will send a text message to your cell phone immediately upon completion of your registration. Please enter the 4-digit number on the registration screen and then click the word VALIDATE. If you do not receive this message, please call Reach Alert.

If you do not have access to a computer or if you experience any difficulty registering, please contact REACH Alert at (877) 307-9313.

If you don't register, you won't receive our messages.

Roles/Responsibilities thus far. We still have a few to fill – 1/19/21

Responsible Area	Lead Bd	Backup	Budget Area
Lawn Care & Ground Maintenance	Christine Holbert	Donna Haag	LANDSCAPE - CONTRACT LANDSCAPE - NON CONTRACT
Snow & Storm Debrls Removal	Christine Holbert	Donna Haag	SNOW REMOVAL
Tennis Courts	Christine Holbert	Donna Haag	MAINTENANCE - GENERAL & ELECT.
Social Committee Chair Welcoming Sharing & Carling	Diane Hanson	Dawn Cherry To be confirmed To be confirmed	SOCIAL MAINTENANCE - SUPPLIES
Financials	Diane Hanson	Nancy Turner	TAXES & LICENSES PROFESSIONS FEES
Lakes	Donna Haag	Rosie Craggs	LAKES
Neighborhood Watch	Kenny Moser	Wayne Fulton	
Roofing	Nancy Turner	Diane Hanson	MAINTENANCE - BUILDINGS
Pool	Norm Johnson	Board	POOL - OPER. & MAIN.
Marina	Rolf Klein	Board	MARINA
Siding	Ron Jones	Board	MAINTENANCE - ROOF & GUTTERS
Insurance - Property, Flood, D&O	Rosie Craggs	Diane Hanson	INSURANCE - PROPERTY INSURANCE - FLOOD INSURANCE - D&O
Creek Wall Repairs	Tommy Cooper	Bobby Craven	MAINTENANCE - GENERAL & ELECT.
Newsletter	Tommy Cooper	Wayne Fulton	OFFICE EXPENSE
Stickers/Tickets	Tommy Cooper	Donna Haag	
Storage Lot	Tommy Cooper		
Architectural Change Form Tracking to Mulloy	Wayne Fulton	Diane Hanson	
Drainage & Soil Erosion	Wayne Fulton	Diane Hanson	DRAINAGE REPAIRS
Plumbing & Leaks	Wayne Fulton	Diane Hanson	MAINTENANCE - PLUMBING/LEAKS
Clubhouse			MAINTENANCE - CLUBHOUSE
Decks			
Roads			MAIN. - SIDEWALKS/PARKING/ROAD
Signage/Mailboxes			SIGNAGE/MAILBOXES
Harrods Creek MSD PRV Project			

as of December 31, 2020		REVENUES			EXPENSES			STATUS
	Assets	Cur Mo. Actuals	YTD Actuals	Annual Budget	Cur Mo. Actuals	YTD Actuals	Annual Budget	Net Income
Marina	\$189,836.29	\$423.98	\$59,543.98	\$50,000.00	\$2,518.69	\$59,919.87	\$49,914.00	(\$375.89)
Harbor	\$357,623.31	\$61,091.82	\$740,744.81	\$733,125.40	\$73,044.07	\$775,725.95	\$740,373.40	(\$34,981.14)
December	Marina	Security posts were installed.						
December	Harbor	<p>We closed the year at \$34,981 over budget. This was due to the following:</p> <ul style="list-style-type: none"> \$25,000 - 2021 Flood Ins Initial premium paid in December. This will be repaid to our reserves. \$ 5,000 - additional Covid supplies needed for the Pool and Clubhouse. \$ 5,000 - additional trash pick up due to Covid stay at home order. This will be adjusted in 2021. <p>★ Harbor Condo Fire Insurance proceeds and expenditures.</p> <ul style="list-style-type: none"> 2020 Claim Proceeds - \$39,541.99 2020 Claim Expenditures - \$123,977.39 						

The Harbor on Harrods Creek

Board Meeting via Zoom

March 16, 2021

(this meeting was recorded)

Meeting was called to order at 7:03 pm.

Board members present: Rosie Craggs Diane Hansen
 Tommy Cooper Nancy Turner
 Donna Haag

Board member absent: Wayne Fulton
 Christine Holbert

Homeowners attended: 27 via zoom meeting at start

A motion was made and seconded to pass the minutes from the January 27, 2021 meeting.

Nancy Turner –

1. Donna Haag will be providing the landscape committee recap as Christine Holbert was not able to attend. Wayne Fulton was not in attendance so Diane Hansen will be taking the minutes. Resident leads will also be giving updates.
2. On January 26, 2021, the board approved a position regarding the building that was sided on Marina Drive and then was sent to all the residents.
3. A Code of Conduct was updated and approved by the board on January 28, 2021. All board members and resident leads have signed the document.
4. The Mulloy engagement process was approved on January 27, 2021. All updates and maintenance requests will handled by Mulloy. Any request under \$1,000 will be handled automatically; between \$1,000 and \$1,500 Mulloy will engage the lead person as to how we should proceed; all requests over \$1,500 will require a multiple bid process. The process is running smoothly and Mulloy provides a work order report monthly for the board to review.
5. The board will be formalizing the updated Rules and Regulations later this month and approved at the next community meeting. These will sent to everyone and added to the new resident welcoming packets.
6. Roofing and siding – no updates at this time.
7. Legal – we are continuing to work with our attorney on late HOA fees. There are just a few residents with late fees and they are being followed closely.

8. We are continuing to realign roles and responsibilities on the board. Rosie will be assuming sidewalks with Donna as back-up; Donna will be lead mailboxes with Diane as back-up; Rosie and Donna will be working with a resident group on our election process to have it in place by end-of-year as Connie will be moving from the community. The master deed follows the Kentucky horizontal law regarding the election process; the welcoming committee lead will now be Margie Fry.
9. The minutes will include a list of all the committee members along with the board liaison responsible for the roles.

Diane Hansen - Treasury report –

1. It was decided to keep the same reporting format Nancy developed for ease of transition.
2. Diane stated she does have an accounting background and is very familiar with the process.
3. Reviewed the numbers through the end of February. The marina rentals are starting to come in with slips leasing quickly.
4. The marina and Harbor are both keeping in line with the budgets. The Harbor is a little overbudget due to the snow removal at the beginning of February. This will balance out as the year progresses.
5. There is a lot of work being done with some (wisteria) still ongoing. The goal is to get it done and keep within the budget.
6. The report will be attached to these minutes.

Rosie Craggs – Flood Insurance; Road and Sidewalks; Election

1. Flood - There is a possibility flood insurance will be increasing. Rosie is working with a couple of agents to get bids on the flood insurance. Nancy stated Congress has created rulings and passed on to FEMA. Information can be found on Risk & Rating 2.0. The new pricing should be available around October 2021.
2. Sidewalks – 5514 Forest Lake side was leveled. There are 2 bids for further work needing to be done. The work will be based on need/danger on condition.

Wayne Fulton – Drainage, Plumbing and Leaks, Forest Lake Hill

1. He was not available to give an update as he could not attend.
2. Nancy updated the work orders for plumbing and leaks are usually work orders which are going through Brian.

Donna Haag – Landscaping

1. Nancy addressed the snow and ice removal in February. There is a contract with Greenscapes for snow removal which is al a carte. With 3 inches of snow and 1 inch of ice they will automatically come. If there is a need other than this, there has to be communication with Greenscapes for additional work. We will be looking to clarify the way this is handled in the future.
2. Mulching is beginning; if you don't want mulch, rope off your area with yellow tape. Lawn mowing will begin the 1st week of April.
3. Work continues on Forest Lake Dr on the Wisteria area. Further clean-up will continue.
4. Mailboxes – we will be replacing as many mailboxes as possible with the worst ones first.
5. Continuing to do research on replacing the stairways at the carriage houses. We are retaining bids to present to the board.
6. The goal is to keep the Harbor clean and free of trash including dog waste. Biggest complaint is dog owners not cleaning up after their dogs. Also, pick-up your cigarette butts and put your trash inside the garbage container.
7. The landscaping committee will be looking for volunteers to help clean the grounds on a monthly basis.

Tommy Cooper – Creek Wall, Newsletter, Automobile Stickers, Clubhouse

1. Wall - There has been a committee established for supervising the work on the creek wall. They will be making a trip out to see the condition on the wall. They will be including some of the work needed on the wall in the Marina contract being negotiated currently.
2. Newsletter – went out last Friday. The format will be for all committee chairs and board members to submit an article. It will be published quarterly.
3. Stickers – nothing has changed and we will not be discontinuing the use of them.
4. Clubhouse – the clubhouse is closed and we will not be renting it at this point. The cost of sanitizing before and after an event is not worth the cost of the rental. Renting it again will be contingent upon Covid regulations.
5. Storage Lot – nothing to report.

Rolf Klein – Marina

1. Rolf thanked Tommy for the help with the transition to harbor master.
2. Letters have been sent out introducing him as the new Harbormaster.
3. 14 residents held slips last year and so far 8 have paid deposits for this season. They have until April 1st and it is anticipated more will be rent again. It is anticipated the marina will be full again this season.
4. Reviewed the monies paid for this season and billing for electrical services.

5. The dredge permit expires the end of March. A new permit has to be requested from the government along with what will be done with the sediment. We will be requesting some of the this be used for the creek retaining wall. He will working with Tommy on this to get it completed.
6. There are some minor electrical repairs needing to be done.
7. They will be looking into changing the way the small boats have been stored on the grass hillside. This will be brought to the board for further discussion.
8. The parking lot clean-up from the flooding will be held off due to another rise in the creek. There will be a cleaning when all the flooding has subsided. We will be keeping the parking lot closed at this time due to the current muddy conditions.

Norm Johnson – Pool

1. Budget for pool is \$18,000 with Kentuckiana Pools contract cost \$9,000 leaving over \$9,500 left for additional upkeep. There are 2 projects identified for the pool:
 - a. Refencing and gate entrance for aesthetics and safety.
 - b. Resurfacing of the concrete surrounding the pool.

We will not be able to complete both projects this year. The committee has decided the fencing area is the priority and they are in the process of getting bids. Two have been submitted and waiting on another. He will provide a schematic and sample materials for review.

2. He has received requests for keys which will be held off in case we need to change the lock with a new gate.
3. COVID protocol will be fairly similar to last year. They will be asking for volunteers to help with sanitization.

Allyson Cooper – Sharing and Caring

1. Thank you to the contact volunteers from each building for sharing and caring. All but 2 buildings have contacts.
2. Connie Carroll has moved out and thanks to all her years helping with the Harbor elections.
3. Joan McComb has fallen and injured her shoulder; Donna O'Brien has had keen replacement surgery; keep in your prayers Jim Bramble, Barbara Ashley and Carol Demoise (lost her husband).
4. We have two (2) new residents – Joanne Berman and Michael and Jessica Haverly.

Bev Miller – Harrods Cove Water Project

The water company has brought a water vault from across 42 to our community due to the higher elevation. The committee met with the water company representative and they are receiving weekly updates. The trees and the berm were removed. They will have to dig up some of the street to bring in electricity. When completed, they will

rebuild the berm, replace trees and build a fence. They will also be repairing any ruts in the grass from the truck tires.

Kenny Mooser – Neighborhood Watch

The children will be headed back to school shortly so there should be a decline in crime. We have only had two (2) incidents in the Harbor which is low compared to some of the other neighborhoods.

Special Orders

Ron Jones will not be giving a siding update. This will be done at the next community meeting. He will have siding displays available with sample colors for the community to review.

Closing

1. Requested any questions/comments be put in the chat room. There were no comments or questions.
2. No New Business at this time
3. The next community meeting will be May 18, 2021 at 7:00 via zoom.

Meeting was adjourned at 8:06 pm

Harbor/Marina Community Meeting Minutes - 18 May 2021

Board Attendees		Nancy Turner, Diane Hansen, Rosie Craggs, Wayne Fulton, Christine Holbert, Donna Haag were present via zoom call. Tommy Cooper was unable to attend.
Board Updates		
Nancy Turner	Meeting Chair	<p>Call to order by Nancy at 7:00 pm Poll of Board Members present. Meeting was held via zoom call all members present except Tommy Cooper. Nancy stated that we will continue community meetings via zoom calls until everything is all clear. Approved minutes from the previous meeting. Any other ratification approvals.</p> <p>Contract approval March 23rd board approved Greenscapes Contract change update on wisteria etc. Contract reduced by \$3000.00.</p> <p>Contract approved for new fencing for pool perimeter.</p> <p>Mike Easton, Debbie Ensign and Laura Lucas architectural reviews were approved.</p> <p>Martha Wolford was denied the architectural review.</p> <p>All parties notified.</p> <p>Three Rules and regulations approved. 1. Home owners are not to interfere with contractors hired by the board. 2. No toys or motorized boats in the lakes. 3. All pets need to be on leashes. (Not limited to dogs. Motion made by board member and seconded by a board member. Not identified in the recording.</p> <p>Board member responsibility changes.</p> <p>Christine Holbert is now over drainage, tennis courts and leaks.</p> <p>Donna Haag is landscape, snow and ice removal.</p>

	Building Maint - Roofing	<p>By Nancy. Three bids to re-roof the L2 Building on Forest Lake Drive. Will go to board next meeting of the board</p> <p>Gutter cleaning bids will be in shortly.</p>
	Legal	
Diane Hansen	Financials	<p>Financial update given by Diane Hansen. Expenses for the Harbor and Marina through April 2021 are recorded. (See financial report) Diane did mention water bills in the Harbor being excessively high. Asked all home owners to be aware of running toilets and dripping faucets. Reported that roofing and siding as a priority with tennis court demolition to be put on hold. Diane reported the board has reviewed 2021 priorities and we have agreed to focus on siding and roofing for the remainder of the year. This means tennis court removal will drop off as a priority this year.</p>
Rosie Craggs	Insurance	
	Roads/Parking/Sidewalks	A1 leveling is working the sidewalks and will contact asphalt companies to fill potholes.
	Election Process	
Wayne Fulton	Secretary	Wayne Fulton reported update on description of the Harbor on the Mulloy website. Changed description to delete Tennis Courts and Volley Ball Courts.
Christine Holbert	Drainage & Soil Erosion	Christine Holbert advised all the drainage issues have been resolved and are up to date.
	Plumbing & Leaks	
	Forest Lake Drive Hill Drainage	
	Tennis Courts	Christine advised to fully demolish the tennis courts and dispose of the materials would be approximately \$18,000.00.
Donna Haag	Lakes	
	Mailboxes/Signage	Donna Haag reported 30 mail boxes have been replaced.

	Landscape	Donna Haag reported : Planted at least five trees, several bushes all around in various yards. Planted grass seed. Wants to concentrate on the Harbor Entrance in the future.
	Snow/Ice/Storm Debris Removal	
Tommy Cooper	Creek Wall	Meeting with vendors: Looking for work in three phases. Soil wash out, bank restoration, and new wall. Will gets costs an estimates.
Via Nancy Turner	Newsletter	Will possibly be out in the next 60 days.
	Stickers/Tickets	
	Clubhouse	
	Storage Lot	All renters approved and marked with Harbor Decal.
Resident Committee Updates		
Rolf Klein	Marina	Rolf Klein Harbor Master reports Leases and slips were full, however there were some issues with two previous renters resulting in two vacancies at present. Most of repair work is complete with some deck boards remaining. All lighting repaired. The dredging permits expired on March 31st. The last time we had a dredging permit was 2016 and the process was much simpler. Many changes have teen place complicating the process. Now we're are faced with the state division of water, MSD, Core of Engineers.
Norm Johnson	Pool	Norm Johnson: Reported the best use of 18,000.00 allotment will be fencing replacement. Reported three bids received for black iron aluminum fencing and will be changed to one easy gated entrance. Current pool keys will also work with the new fencing. Letter will be forthcoming with directions to obtain a pool key if one is needed. The old fencing will be removed immediately prior to the new fencing installation. The fencing will be installed in early June. This may result in one day of pool closure, however timing is still being worked out. Home owners will be notified of any changes. We ask for your patience as the fence is installed. Reported we will continue to use the Covid protocols. We will still be spraying sanitizer. Asked that no fewer than two people be in the pool area and a maximum of 5 people in the pool. We are still keeping a maximum of 25 people in the pool area.

		Pool will be open May 29 th . Scraping the concrete decking will be a future initiative.
Ron Jones	Siding	Ron Jones reported the Target is to have siding RFP bids out to 5 vendors and vendors selected by mid June. Our focus for 2021 is building K3 on Marina Drive. Still sorting out contractors and color will be decided after contractor is chosen. Considering a consultant as well. Nancy added comments about cost will be decided before color. Stated goal is to get every building sided and all roofs completed.
Kenny Mooser	Neighborhood Watch	
Allyson Cooper	Social Liaison	Diane Hansen reported for Allyson. Social committee, Sharing/Caring. Reported on home owner updates.
Margie Frye	Welcoming	Introduced team as Diane Hansen, Karen Butke, Kit Delany, Lucinda Ray and Margie Frye. Reports eight new home owners since January 2021.
Bev Miller	Harrods Cove MSD Project	Bev reported project is close to completion. Fence, paving and landscaping to be completed.
Other		
Community Expression		Questions, requests. Joan McCombs asked to continue to collect aluminum can tabs.
Special Orders		Important business previously designated for consideration at this meeting.
Unfinished Business		None
New Business		None
Next Community Meeting Date/Time		Will be in August 17th at 7:00pm scheduled as of May 24 to be a zoom meeting again. If that changes the home owners will be notified.
Adjourn Meeting		Meeting adjourned at 7:54 pm

Harbor Special Meeting Minutes – June 29, 2021

Board Attendees		Present - Nancy Turner, Diane Hansen, Rosie Craggs, Donna Haag, Tommy Cooper Not Present – Christine Holbert, Wayne Fulton
Special Meeting Agenda		
Opening	Nancy Turner	The goal of this meeting is to is for the board to vote on: 1 – review/vote on a roofing contractor for the L2 building on Forest Lake Dr. 2 – Review/vote on Phase 1 work for the Creek Wall. 3 – review the Jefferson County Ordinance regulations for fireworks.
Roofing	Nancy Turner	<p>1 – the Summary presentation was made comparing the 5 roofing bids. The board has been reviewing these for weeks. The summary is shown below in a table</p> <p>Eclipse, HKC Roofing, American Roofing were the only contractors certified to install the CertainTeed Landmark Series shingle. Kentuckianna and Christian Brothers are not certified thus not considered.</p> <p>HKC Roofing did not include a bid for turbines as requested. American Roofing was double the cost of the others. Eclipse met the RFP criteria.</p> <p>Skylights will be replaced at the time of a roof installation and residents will incur the cost. The skylights must be Velux for standardization within the Harbor</p> <p>Nancy will work with Renee to develop a form for resident notification indicating the HOA will recoup skylight money from residents.</p> <p>2 – Tommy made the motion to approve Eclipse Roofing, Diane seconded. 4 approved and 3 against, the motion passed.</p> <p>3 – Next steps, notify the vendor. Create a document for skylight notification.</p>
Phase 1 Creek Wall Solution	Tommy Cooper	<ul style="list-style-type: none"> • Tommy presented the phase 1 plan from Innovative Piering Marine Construction for implementation of the gabion baskets for the area behind Marina Dr, • Since this is urgent and not budgeted, Diane recommended payment using the reserves as this

		<p>is an emergency need and our reserves are funded to handle this. The cost is approx. \$20,000.</p> <ul style="list-style-type: none"> • Donna made the motion to approve the Piering Plan and payment from the reserves. Diane seconded. 6 board members approved, 1 member did not respond. Motion passed. • Next steps – Tommy will reach out to Piering to begin scheduling the work. Diane will work with Santha at Mulloy to move the money as needed from the reserves.
Fireworks	Nancy Turner	<ul style="list-style-type: none"> • An Alert will go out on Wednesday reiterating the Jefferson County Ordinance around fireworks. Anything that flies or explodes is illegal. Small ground fireworks are legal.
Feeding the Birds	Nancy Turner	<ul style="list-style-type: none"> • Jefferson County Fish and Wildlife has issued a recommendation to cease feeding birds until further notice. • Tommy will put an article in the Newsletter to address this.
Next Community Meeting		Aug 17, clubhouse 7:00

Roofing approval 6/29/21:

RFP sent 5/7/2021, due 5/18/21

2021	Bldg	Address	Vendor	Bid	Certaineed Cert	Comments	Approval
202105	L2	5507-5517 Forest Lake Dr.	Eclipse	\$ 24,680.00	yes	Cost does NOT include 4 skylights at \$825 each. Replacement would be \$3300 added to the bill to be recouped from residents. The price of \$70 per sheet for wood does include labor to install. Turnbines to replace ridge vents. 40 yr manual warranty, 10 yr workmanship. Been in business 22+ years. A+ BBB, 5 star, Angies List	Approval 6/29/21 Nancy Turner - for Tommy Cooper - for Diane Hansen - For Donna Haag - for (via email) Quorum - contract awarded
202106	L2	5507-5517 Forest Lake Dr.	HKC Roofing	\$ 27,765.00	yes	does not include skylights. \$650. Ridge ventilation, not turbines. 40 year manual warranty, 5 year workmanship. BBB accredited	Rosie Cragg - for Wayne Fulton - for (voted via email)
202106	L2	5507-5517 Forest Lake Dr.	Am Roofing	\$ 43,650.00	yes		
202105	L2	5507-5517 Forest Lake Dr.	Kentuckiana	\$ 22,500.00	No	However Need a few classes, pay and fee and will be certified. They want our business. 40 year manuf warranty, 10 year workmanship, Skylights not included. Been in business 30 years. longer than Certaineed have been around.	Cris Holbert - for (voted via email)
202106	L2	5507-5517 Forest Lake Dr.	Christian Brothers	\$ 25,413.96	no		

Phase 1 Creek wall Approval 6/29/21

Board Member	Creek Wall Approval		
Nancy Turner	Yes	Cristine Holbert	No response
Rosie Cragg	Yes	Donna Haag	Yes
Diane Hansen	Yes		
Wayne Fulton	Yes		

Harbor Special Meeting Minutes – July 22, 2021

Board Attendees		Present - Nancy Turner, Diane Hansen, Rosie Craggs, Donna Haag, Not Present – Christine Holbert, Wayne Fulton, Tommy Cooper
Special Meeting Agenda		
Goals	Nancy Turner	The goal of this meeting is to is for the board to vote on: 1 – Siding contractor from the submitted bids. 2 – Color palette of siding and trim colors. 3 – Color palette for the K3 Marina Dr. building.
Overview	Nancy Turner	<ul style="list-style-type: none"> • Color team has worked for the last 2 ½ years on siding and color selections. • Martha Wolford has helped with color selection, flow or the selections, and renderings. • Ron Jones created the panels showing each color combination. • The team moved away from the Earth tones to Nautical Gray/Blue based tones. • The team has made recommendations to the board for voting. • Thank you to Ron Jones and team for all the work you have done.
Vendor	Nancy Turner	<ul style="list-style-type: none"> • 5 vendors were supplied by the LP Distributor. We submitted 5 RFPs to these vendors. 1 vendor was out of business, 2 did not reply, 2 submitted bids. • The RPFs were equal requesting pre-painted LP siding and trim with vinyl soffits and facia. • Nancy made the recommendation for Mengel Exteriors. The board voted and approved Mengel Exteriors, 7 - 0. The board also approved the additional cost of \$5700 for gutters & downspouts.
Color Palette	Nancy Turner	<ul style="list-style-type: none"> • The Color team recommended the palette of LP siding and trim: <ul style="list-style-type: none"> ○ Rapids Blue siding with Quarry Gray Trim ○ Summit Blue siding with Quarry Gray Trim ○ Summit Blue siding with Rapids Blue Trim ○ Cavern Steel siding with Quarry Gray Trim • The community was notified on Wednesday morning July 21 the color palette was available for viewing on panels posted on the deck behind the clubhouse. • Nancy made the recommendation for the board to approve the color palette. The board approved the panel, 7 – 0.

K3 Color Palette	Nancy Turner	<ul style="list-style-type: none"> The Color team made the recommendation to use Summit Blue siding with Rapids Blue trim for the K3 building. The thought process was the building across the street is Rapid Blue siding with white trim. As your eyes move to the next building (K3) the flow would be a new siding color with the Rapid Blue trim color. Nancy made the recommendation to the board to approve the K3 color palette selection of Summit Blue siding with Rapids Blue trim. This was approved 6 – 1 did not vote.
Next Steps	Nancy Turner	<p>1 – Mengel Exteriors will be notified by Mulloy of their selection.</p> <p>2 – The Color team will have a Guideline document available for new doors and windows. No one must get new doors or windows. A subsequent guideline plan is being worked for garages</p> <p>3 – The board is working on a Siding and Roofing strategy plan to escalate the number of buildings per year. This will be presented within the next few months.</p> <p>4 – Investigate gutter guards for the newly sided buildings.</p>

2021	Bldg	Address	Vendor	Bid	LP Certified	Comments	Board Vote
n/a	K3	6388-6398 Marina Drive	Port Building Systems	\$ -	yes	out of business	
n/a	K3	6388-6398 Marina Drive	Watkins Home Restoration, LLC	\$ -	yes	no bid	
n/a	K3	6388-6398 Marina Drive	OHR Inc	\$ -	yes	no bid	
7/7/2021	K3	6388-6398 Marina Drive	Home Run Improvement	\$ 75,575.00	yes	50 yr Manufact warranty, 30 year paint, 10 yr workmanship. Includes gutter and gutter guards.	No
6/30/2021	K3	6388-6398 Marina Drive	Mengel Exteriors	\$ 49,556.00	yes	50-Year Substrate Limited Warranty 15-Year Finish Limited Warranty 5-Year 100% Material & Labor Cost, Replacement of rotten wood included in the bid. Gutters and downspouts additional \$5700. This does not include gutter guards.	Yes

Board Voting Details.

Board Member	Vendor - Mengel	Color Palette	K3 Palette
Nancy Turner	Yes	Yes	Yes
Rosie Cragg	Yes	Yes	Yes
Diane Hansen	Yes	Yes	Yes
Wayne Fulton	Yes	Yes	Yes
Donna Haag	Yes	Yes	Yes
Cris Holbert	Yes	Yes	Did not vote
Tommy Cooper	Yes	Yes	yes

Harbor/Marina Community Meeting Minutes - 17 Aug 2021

Board Attendees		Nancy Turner, Diane Hansen, Rosie Craggs, Wayne Fulton, Christine Holbert, Donna Haag and Tommy Cooper.
Board Updates		
Nancy Turner	Meeting Chair	<p>Call to order by Nancy at 7:00 pm Poll of Board Members present. Nancy Turner, Donna Haag, Christine Holbert, Rosie Craggs, Tommy Cooper, Diane Hansen. Wayne Fulton arrived 7:02 pm. Approval given for Special Meeting Minutes from May 18. Approval given for corrected minutes from Special Meeting Minutes from June 29. (Board names were added indicated who voted yes/no). Updated minutes will be posted on the website.</p> <p>Contract Approvals :</p> <ol style="list-style-type: none"> 1. Gutter Cleaning, 2 year contract with American Roofing. \$5800/yr with twice year cleaning. Unanimous approval 6/8/21. 2. Eclipse Roofing to complete the remaining roofs for buildings B4 (\$8611) and J4 (\$20,883). Unanimous approval 8/4/21. 3. Piering Innovation creek wall approval for phase 1. \$19,763.20. Unanimous approval 8/17/21. 4. Mengel Exteriors siding contract for building K3 \$55,256. Unanimous approval 7/22/21. 5. Architectural Requests: <ol style="list-style-type: none"> a. Debbie Ensigne 6/28/21 – approved. b. Lucinda Ray – 8/5/21 approved.
	Building Maint - Roofing	Roofing starts on building L4 – Forest Lake Dr, B4 – Forest Lake Dr, J4 – Marina Cove on Monday Aug 10. Skylights on building L4 are a resident expense and will be installed as part of the roofing process.
	Siding	<p>The contract was signed for the K3 Marina Dr building. Guidelines for new windows, garages, doors have been confirmed and provided to the residents. A letter was also provided to the residents regarding purchase of new windows. They are to contact Brett Thompson at Mengel Exteriors.</p> <p>Color team has worked with Mengel Exteriors. Noted there are color changes. Reported there will be guidelines for the new sided buildings. Will attach guidelines with minutes of the HOA Meeting.</p>

Diane Hansen	Financials	Financial update given by Diane Hansen. Reported that her report will be in the news letter. Reported financials for the Marina as well. Nancy Turner added to Diane's report that roofing and siding will start next week. This year there will be three complete buildings completed.
Rosie Craggs	Insurance	Reported appointments will be coming with insurance agents in an attempt to reduce our total insurance costs. Will attempt to get three bids.....flood and building insurance.
	Roads/Parking/Sidewalks	A1 leveling completed work and more scheduled.
	Election Process	Nothing to report as of now. Will seek volunteers. Nancy added we need community involvement.
Wayne Fulton	Secretary	Wayne Fulton reported the minutes of last meeting were covered.
Christine Holbert	Drainage & Soil Erosion	Christine Holbert advised all the drainage issues have been resolved and are up to date and waiting on bids for basement leaks.
	Plumbing & Leaks	
	Forest Lake Drive Hill Drainage	
	Tennis Courts	Christine indicated there is nothing to report on Tennis Courts. Nancy responded to a question about the tennis court area. She reported that the former tennis court demolition will not be a priority this year. Nancy reported we will not spend the Eight Thousand dollars on the demolition but use it toward siding and roofing. The maintenance of the tennis courts will be handled by GreenScapes. Christine will follow up on questions about loose tiles.
Donna Haag	Lakes	
	Mailboxes/Signage	Donna Haag reported one mail box damaged and repaired.
	Landscape	Donna Haag reported : Continuous process and it is a big job. Doing the best she can with what she had. Several home owners showed appreciation.
	Snow/Ice/Storm Debris Removal	

Renee Kuhlman	Mulloy Contact	Described he role as Mulloy point of contact. Will publish phone number and email address. Nancy added that residents contact Renee before board members.
Tommy Cooper	Creek Wall	Tommy reported that the creek water is hitting the wall and eliminating the soil wall between the bank and the wall. The contract for gabion baskets has been approved and will begin in Sept.
	Newsletter	Will possibly be out in the next few days days.
	Stickers/Tickets	Nancy responded to a question about a car parked by the southern most marina drive dumpster. She stated she knew who the vehicle belonged to and that the board will revisit the sticker policy.
	Clubhouse	
	Storage Lot	Reported \$4500.00 annual income from storage lot.
Resident Committee Updates		
Rolf Klein	Marina	Nancy Reported for Rolf. Harbor Master reports permits are obtained but the three government agencies that control the marina.
Norm Johnson	Pool	Nancy Turner reported the reason for the brief pool closure was the emergency phone was found disconnected by a health department inspector from Jefferson County. This has been corrected. Reported Norm repaired the gate.
Ron Jones	Siding	Ron reports meeting with the color committee And reports not all colors are available due to petroleum issues. Guidelines will be forth coming. New colors will be Sherman Williams colors on Rudy Lane. Many added three siding colors and only one trim color due to the industry issues.
Kenny Mooser	Neighborhood Watch	No report
Allyson Cooper	Social Liaison	Social committee, Sharing/Caring. Reported on new home owner updates. Also reported that the Harbor Book Club is still active.
Margie Frye	Welcoming	
Bev Miller	Harrods Cove MSD Project	Nancy Reported project complete dead plants will be replaced. Construction company added some driveway material.

Other		
Community Expression		Nancy responded to a question about a missing stop sign right outside the clubhouse. Post was there but no stop sign. Asked Tommy Cooper to replace sign. Christine added another sign was missing at the end of the driveway on Marina Drive. Tommy will take care of it and will replace with a yield sign.
Special Orders		
Unfinished Business		None
New Business		Nancy stated there will be information in the news letter concerning what the priorities will be in the future. We are developing a five year plan. Siding, roofing and erosion are the priorities. We must get ahead of our maintenance items. The board is discussing this and narrowing our scope of business. We must prioritize the items and obtain feedback from the community. Stated we are not ready at this time to present to the community but will be shortly
Next Community Meeting Date/Time		Will be October 19th, 2021.
Adjourn Meeting		Meeting adjourned at 7:54 pm

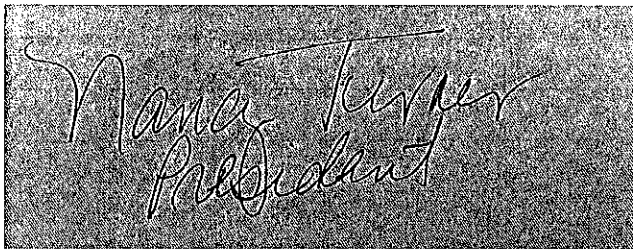
Harbor/Marina Community Meeting Minutes – October 19, 2021

Board Attendees		Nancy Turner, Diane Hansen, Rosie Craggs, Wayne Fulton, Christine Holbert, Donna Haag, Renee Kuhlman Tommy Cooper – absent.
Board Updates		
Nancy Turner	Meeting Chair	<p>Call to order by Nancy Turner at 7:00 pm.</p> <p>Motion to approve the last meeting minutes of Aug 17, 2021 was made and approved.</p> <p>Architectural approvals include:</p> <ul style="list-style-type: none"> • Kathy/Dave Jordan – 10/5/21 • Earl Stringer 10/5/21 • Rolf Klein 10/11/21 <p>Upcoming Dates:</p> <ol style="list-style-type: none"> 1. Before December 1, the board will complete the budget. Community meeting review/vote Dec 7, 2021. (this is a correction for the Dec 2 date that was previously stated.) 2. On or before December 15, the owners will be notified in writing of the budget detail and each owner's percentage of ownership. 3. Elections on second Tuesday in January. January 11, 2022. 4. On or before February 1, Mulloy will supply the owners with an itemized accounting of the previous calendar year, net over/under, and expenditures plus reserves. <p>Elections –</p> <ul style="list-style-type: none"> • The Call to Candidates goes out in November. • Nothing has changed on our voting process. There will not be mail in ballots as the Master Deed states voting proxy. There is a whole section in the MD about voting.
	Strategic Planning	<p>The board is developing a 5 year plan as we are a 35+ year old community. Our biggest areas of focus are roofing, siding, the creek wall for erosion. After the first of the year the board will be addressing the future planning and options for payment. We are targeting March 2022 for communications¹ with the community.</p> <p>Cris brought a motion to the floor to have the Strategic Plan process for any assessment put into the minutes. Diane asked for more clarity. Rosie indicated we had already voted. The vote was to place the process approval in the minutes. This motion was not seconded.</p> <ul style="list-style-type: none"> • Oct 5, 2021, the board approved the process of securing an assessment to fund the strategic plans by having 51% vote approval of the community for the Strategic Plan.
	Siding	The K2 building on Marina Drive will begin in mid-November. Timelines have been delayed due to supply chain issues. Our goal is to

		side the building and get it paid for by the end of 2021. Information regarding new windows was sent several weeks ago to owners.
	Roofing	Presented a chart showing all buildings that are completed and those remaining to be re-roofed. There are about 5 new roofs planned for next year. All remaining roofs are between 15-20 years old. Our new roofs for this year are completed. We will only be doing work orders for the rest of the year.
Diane Hansen	Financials	The financials are also in the attached file. Expect the Net Income to go down as it should be based on these expenses. Diane stated if there are any question, feel free to contact her. She will be happy to go over any details needed. As part of our Budget 2022 planning, we are evaluating any outstanding contracts. <ul style="list-style-type: none"> Donna is working on snow removal and landscaping. She and Diane are evaluating new vendors who are excited to get our business. Rumblings - <ul style="list-style-type: none"> Diane indicated she has heard 'rumblings' of misappropriation of funds. She spoke to this and indicated she is disappointed this continues to come up at this time of year. She and the board have indicated multiple times if there are questions, please contact her for answers. Everything is black and white. The board does not issue checks. There are 3 levels of approval for bill payments.
Rosie Craggs	Insurance	Gathering quotes which will be part of the 2022 budget for the Dec 7, 2021 meeting.
	Roads/Parking/Sidewalks	We completed all sidewalk plans to date. There are 3 other owners we are working with on hazardous sidewalk issues. These were unplanned.
	Election Process	Rosie will be pulling the Election Committee together. Others that were interested in being on the committee were to see Rosie after the meeting.
Wayne Fulton	Secretary	Wayne recognized Donna Haag for her quick response while on vacation for cutting down the pine tree on Marina Cove that was leaning at a 45' angle. It was ugly and dangerous.
Christine Holbert	Drainage & Soil Erosion	We are continuing to address Allan Weller's driveway drainage situation on Forest Lake Dr. Just a reminder, if there is snow removal this year and anything is damaged, please notify Mulloy. We can then address issues with insurance company of the snow removal vendor.
Donna Haag	Landscape	To date we have 28 trees that have been cut down or trimmed. This does not include the one that fell on their own. Donna has created a list of every tree that needs trimming or removal, for a total of 59 trees. She is going to prioritize these for budget planning in 2022 and the future. Donna is also looking to painting the fire hydrants. There are specifications from the fire depart & the water company on paint color.

	Snow/Ice/Storm Debris Removal	Donna is researching a new vendor for 2022.
Renee Kuhlman	Work Orders	<p>On average, there are 3-4 Work Orders per week. This does not include Landscaping or grounds issues. We do not track those as they go directly to Greenscapes or Donna. However, we do get 3-5 calls per week regarding grounds. This is why Donna is looking into alternate vendors for grounds and Landscaping.</p> <p>Work Orders:</p> <ul style="list-style-type: none"> • 27% for pest control includes ants, mice, spiders, bees. • 27% for roofing/siding includes roofing leaks, rotten wood, soffits, siding. • These two categories make up over 50% of the WO.
Tommy Cooper	Creek Wall	Diane Hansen gave the update – The gabian basket work has completed. The Creek wall in the area impacted has been stabilized. Tommy is looking into any future work.
Resident Committee Updates		
Rolf Klein	Marina	<p>The marina is full and there is a waiting list for 2022. We have kept up with maintenance, trees trimmed and electrical repairs.</p> <p>Dredging –</p> <ul style="list-style-type: none"> • This is the single largest issue facing the marina. • Rolf has received approval on all the necessary permits to dredge, dump the sludge on the land, and haul it off. • Rolf is now pursuing discharge permits to dump the dredged materials into Harrods Creek. He has submitted the permits and is continuing to work with the MSD, and Ky agencies for approval. <p>Canoes –</p> <ul style="list-style-type: none"> • The blue canoe tied by the Marna gate belongs to Wayne. We have asked him to remove it. • Rolf will be looking into a canoe/kayak rack. During flood season we pull the rack to the storage area.
Norm Johnson	Pool	The new fencing will be installed in mid-November
Kenny Mooser	Neighborhood Watch	It has been quiet.
Allyson Cooper	Social Liaison	<p>Diane reported –</p> <ul style="list-style-type: none"> • Gabrielle and Joe had a baby boy. Wayne is a Grandfather! • The Scarboroughs had their 5th great grandchild. • Edie Cryder passed away • Priscilla and Judy's brother passed away. • William Scott has been moved to Frazier Rehab. • Pat Scott had knee surgery and is recovering. • Don't forget about Book Club Oct 26th. The book is Four Winds. • Special thanks to Lucinda and Margie for organizing the Musing on the Green. Donna for the fall decorations. • Jess and Jack Scarborough for edging and weeding eating by their dumpster. Dave Butke for cleaning up the leaves by the Harrods Cove dumpster.

Margie Frye	Welcoming	Margie is taking the Welcoming packet to Earl Stringer. We have had about 10 new owners this year so far. More will be forthcoming.
Community Expression		<p>From the floor – there is a drain by Rosie's on FLD that runs from the gutter to the middle of the yard, and pools. The sidewalk is starting to sag and it was replaced 4 years ago. We asked for a picture to be sent to Renee at Mulloy.</p> <p>Lucinda – relayed an issue about overflowing gutters. She will notify Mulloy with her concerns.</p> <p>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>
Unfinished Business		none
New Business		none
Next Community Meeting Date/Time		Tuesday, December 7, 2021
Adjourn Meeting		Meeting adjourned at 8:15 pm.



Nancy Turner
President

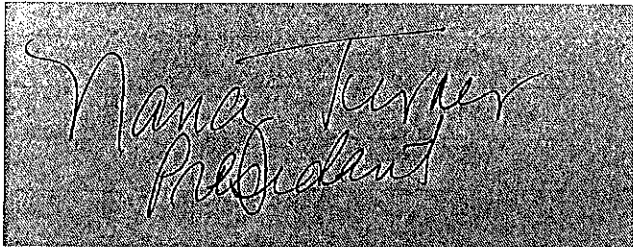
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Harbor/Marina Community Meeting Minutes – December 7, 2021

Board Attendees		Nancy Turner, Diane Hansen, Rosie Craggs, Donna Haag, Renee Kuhlman Absent – Wayne Fulton, Cris Holbert
Board Updates		
Nancy Turner	Meeting Chair	Call to order by Nancy Turner at 7:00 pm. There were no changes to the amended minutes of October 19, 2021. We dispensed with the reading of the minutes. The amended October 19, 2021 minutes were approved as distributed.
Diane Hansen	Contracts 2022	<ol style="list-style-type: none"> 1. 2022 Insurance Contracts flood, crime, umbrella, general liability, D&O, Marina piers & docks, Marina general liability, Marina operators legal liability, Marina protection and indemnity. The Total cost is \$229,665.38 which is a 7% increase over last year. <ol style="list-style-type: none"> a. Motion made by Nancy Turner to accept the contract proposal. Motion seconded. b. Board approved the motion. <ol style="list-style-type: none"> i. Nancy – yes ii. Tommy – yes iii. Diane – yes iv. Rosie – yes v. Donna – yes vi. Cris – absent vii. Wayne – absent 2. 2022 Snow Removal from Miguel's Tree Service at \$195/hour, \$250/ton of salt. <ol style="list-style-type: none"> a. Motion made by Nancy Turner to accept the contract proposal. Motion seconded. b. Board approved the motion. <ol style="list-style-type: none"> i. Nancy – yes ii. Tommy – yes iii. Diane – yes iv. Rosie – yes v. Donna – yes vi. Cris – absent vii. Wayne – absent
	2022 Budget	<ol style="list-style-type: none"> 3. 2022 Budget presented with a 4% HOA increase. The total HOA revenue for 2022 will be \$816,375. Our major priorities for 2022 are siding, new roofs, new pool decking, sidewalk maintenance, landscaping. <ol style="list-style-type: none"> a. Motion made by Nancy Turner to accept the contract proposal. Motion seconded. b. Board approved the motion. <ol style="list-style-type: none"> i. Nancy – yes ii. Tommy – yes iii. Diane – yes iv. Rosie – yes v. Donna – yes vi. Cris – absent vii. Wayne – absent 4. Next steps for Community Communication <ol style="list-style-type: none"> a. By December 15, 2021, Mulloy will send to each owner the new HOA schedule as changes must be made for the

		<p>January 2022 HOA payment. Included will be the detailed 2022 budget breakdown.</p> <p>5. 2022 Marina Budget. There is no increase for the season year of 2021-2022. The budget is \$56,000.</p> <ol style="list-style-type: none"> a. Motion made by Nancy Turner to accept the contract proposal. Motion seconded. b. Board approved the motion. <ol style="list-style-type: none"> i. Nancy – yes ii. Tommy – yes iii. Diane – yes iv. Rosie – yes v. Donna – yes vi. Cris – absent vii. Wayne – absent
Rosie Cragg	2022 Elections	<p>6. There are 4 openings for the 2022 elections. The 2 year terms for Rosie Cragg, Diane Hansen, Cris Holbert, Wayne Fulton are up. Rosie is the only person who has submitted her Candidate Info due on Dec 15. Anyone wishing to run should get that information submitted. We encourage you to run.</p> <p>7. The Election Committee made a change to the proxy collection process. Starting with the Jan 11, 2022 Election, proxies will be sent to Mulloy. They will not be collected by Owners or Board Members. An Election Communication will be forthcoming in early January with the details.</p>
Renee Kuhlman	Mulloy Report Out	<p>8. Since Oct 19, 2022 there have been 9 Work Orders. 3 for Pest Control, 6 for various maintenance. There continue to be 3-4 Landscape calls per week.</p>
Norm Johnson	Pool Report Out	<p>9. Nancy reported the fencing is up. There will be 2022 work on the surface area. Landscaping will be completed in 2022.</p>
Allyson Cooper	Sharing and Caring Report Out	<p>10. Diane reported for Allyson –</p> <ol style="list-style-type: none"> a. Keep prayers for William Scott and Trevor Adkins. b. Paige Hessel's dog Rosie passed away. c. 2 long time residents move in November – Bev Miller and Kathi Passifiume. We will miss them. d. The Klein's have a new puppy, Millie. e. The Elliott's have a new puppy, Chloe. f. There will not Book Club in December. The next meeting is the 4th Tuesday in January, 2022. The book for discussion is the Personal Librarian. g. Everyone is welcome to come see Tommy & Allyson's Christmas light in the back of their unit. It is a site to behold?
Margie Frye	Welcoming Committee Report Out	<p>Since the August Newsletter report, we have had 6 new owners.</p> <ul style="list-style-type: none"> • Marina Drive – 1, Barr Gardner. 9 for the year. • Marina Cove – 0, 1 for the year. • Harrods Cove – 1, Debra Longshore, 2 for the year. • Forest Lake Drive – 3, Dan Jordan, Shannon & Clifford Kraesign, Earl & Brenda Stringer. 8 for the year. • During 2021 we have had a total of 20 new owners. <p>Welcoming Committee members include:</p> <ul style="list-style-type: none"> • Margie Frye – Forest Lake Drive • Kit Delaney – Harrods Cove

		<ul style="list-style-type: none"> • Debbie Heavrin – Marina Drive. • Barbara Hopewell – Marina Cove • Lucinda Ray – Marina Drive • Diane Hansen – Board Lison <p>Karen Butke, Marina Cove, is retiring for the committee. We thank her as she has served many years.</p>
Community Expression		<p>11. Can we please have a handicap access from the pool area to the clubhouse deck and clubhouse bathrooms. (this will be sent to Norm for inclusion in the Pool work.)</p> <p>12. Owners can pay ahead on HOA.</p> <p>13. There is no Book Club in December.</p>
Next Community Meeting Date/Time		January 11, 2022 Election Evening, 7:00 pm Clubhouse
Adjourn Meeting		Meeting adjourned at 7:49 pm



Nana Turner
President