

# **Harmon's Property Owners Association 2024 Summer Board Meeting**

## **Meeting Minutes**

Saturday, July 20, 2024

Board Members Present: Hal Thompson, President, Steve Kerr, VP, Jane Kreitzberg (joined remote), Treasurer, Sherry Tedesco, Secretary and Directors, Bob Kromm (joined remote), Josh Wilson, Ken Swanger

There was one member, Damon Taggart, present in-person and one member, Al Gilson, present on the remote call in.

Hal Thompson welcomed HPOA board and members joining and called the summer meeting of HPOA to order at 10:05 AM.

## **2024 Summer Board Meeting Minutes**

Reminder from Hal to the board to use Google drive to store documents.

Introduction of Damon Taggart, 29 yrs experience in insurance business. Damon was asked by the board to review the HPOA insurance policy, including officers insurance and liability insurance. Current coverage: \$1M coverage per occurrence for board members, standard policy no exclusions to be concerned about. Damon confirmed that the road and dock would be covered under the general liability policy. Damon has not been able to get the copy of the full policy, only the declaration page. He will review the full policy once received but suspects it is standard.

Per Idaho law if parties equally at fault, plaintiff may not bring claim. There is a Non-economic cap, pain and suffering, currently ~\$480k, plus med bills, plus wage / financial loss. Rates on both our current policies are really good. Due to inflation, insurance rates are going up.

We have no comprehensive insurance. HPOA members would have their own insurance to cover personal losses (at the docks). Steve, Bob and Ken advise we look into getting comprehensive insurance. Damon is not sure if we can get comprehensive on the docks. Board discussed adding umbrella policies. Ken, Steve, Josh, Bob and Hal agreed. Jane and Sherry no opinion.

- Damon: Check cost to increase limit to \$2M per occurrence, cost of adding umbrella coverage for liability, and adding possible comprehensive insurance.
- Hal: Any reason to change to agent/agency that has expertise in HOAs? Once Damon receives the full policy for review, he will reach out to an agency in North Carolina.
- Steve: do we know what other HOA have ins agency? Conkling marina does so we could ask them who their insurance agent is.
- Al advised that he emailed the insurance policy from 2018 to board members and included Damon.

Before leaving Damon asked to put in his opinion regarding Yield Signs (a question from annual meeting). Damon is against yield signs.

## **Treasurer's Report**

Jane Kreitzberg, Treasurer

Balance sheet – Financial position is good. Road fund will pay back Dock fund \$7k and road debt will then be paid off. Water fund needs to reimburse Dock fund \$18,640. Currently Dock fund sits at \$101,436 cash.

A Thank you to member, Bonnie Cusik, who included \$50 to be used for dock boards.

Profit & Loss and Budgets - Jane did not have this report included in documents because not much has been paid out yet. Jerry Lange paid \$1k for water hook up fee.

Membership list – Jane emailed to board members, in PDF file.

## **Water System Update**

Jane: Hook up fee is \$1k. ~15 members have not yet signed up. The hookup on several lots will be expensive to HPOA to provide water to the lots. For Lange lot, it Jon Lange gets contractor then Assoc will reimburse up to \$1k. Jane sent email to several lots reminding them to get approval from board before contractors start work. Board verifies contractors informally to ensure licensed bonded and insured. Ken advises that it should always be clear to landowners that we expect all members to follow Operating Rules. It is important for the Board to know when new hookups tap into our system so that if something happens we are aware and can notify neighbors.

Jane - Monitoring system update: Remote monitoring is still in process. Jane reiterates that we cannot control anything through the access, nor can we pinpoint flow rates by lot, as that would require a meter at every home. Monitoring system shows all hatches on reservoirs and sends Jane a text message when any of the hatches are opened. Records highest amounts per day flowing out of reservoirs. Twin tanks fill almost every day during the year. Pumps are running about 6 hrs in 24 hrs. – capacity. We are in good shape.

- Hal: The Board would like to tour the water system. Hal will send out some dates for consideration.

## **Docks & Beach Update**

Bob: One dock box on dock A was on wrong side but has now been moved to correct side. Boards are in bad shape. Docks are taking a beating with the waves coming in. Last HDB bid was \$1M+ and the way things are going we will have 5 years more of usage without significant problems.

- Bob: Put together a written plan as to what we should do to prolong the life of the docks and create a schedule of things that need to be done. HPOA members may be asked to donate time to assist with repairs, upkeep of current docks. Bob will have this written plan to the Board by 9/1/2024.
  - o Include 6 new pilings after Labor day
- Who can access the docks continues to be an issue. Hal reiterated members and family of members may access the docks.

Guest slip rental: C2 is the only rental. \$20/night. Rental to be maintained / not taken out of

rental pool. Ken: There are slips on Dock A that are not used, couldn't we check with members for slips that are not being used?

Porta Potty platform: St Joe's Potty Huts have let us know they this will be the last season they will service the porta potty in the current location as it's too treacherous and difficult to service. Hal called to inquire about purchase of a permanent unit but has not yet received a call a back. The issue with having permanent one is that we need a platform with a railing. Steve: fair investment to do whatever we can to secure it as it's a necessity and in favor to purchase a unit. Rental fee per month includes cleaning and dumping so what would be the cost to have the permanent structure cleaned up and dumped? What would winter upkeep look like – lock it up? Ken: suggests a concrete structure and / or platform.

- Ken: Obtain bids for concrete and pillars, platform and / or new stairs. Ken suggests options for accessible handicap ramp, where ramp would be would not be taking beach away.

Install new lights: Josh advised no need to put lights on until the poles are in so we should wait until the Fall. Josh will be in charge when the time comes.

Discussed barrels (Ken suggestion) under docks:

- Steve: Look into at sourcing and cost for barrels. Bob asked about air bladders which may be easier to install. Board agreed it is important to extend the life of the docks. Bob will help Steve with research.

Dock electrical: Per the Operating Rules, all association members are aware that they are not to touch or modify any wiring.

Who should keep track of watercraft on the beach?

Per Operating Rules, 10/1 for deadline to remove watercraft etc. from the beach and if not removed by 10/15 items will be removed (may be disposed). Josh suggested we have members place sticker with ownership information on watercraft kept on the beach to make it easier to identify members.

- Josh agreed to take pictures of any watercraft that remains on the beach after 10/1/24 and send to the board for review.

Dock boxes on B and C: Bob will enforce having dock boxes moved to beach side. Ken says need uniformity. Operating Rules support the location of the dock boxes and limit to one per slip.

Piling replacement: To be done right after Labor Day. Hal needs assistance to make sure members on C dock and B dock know they must move their boats.

- Sherry: Will send notice to members mid-August to remind them to have their boats moved by 9/3.
- Hal will stay in touch with Mark at HBD. If handful of boats and lots of empty slips (Ken suggestion) then we give members the slip number to have boats be moved temporarily.

## **Roads Update**

Roads: Hal will meet with Ken to give history of what has been done, costs etc.

- Ken agrees to serve on road committee.
- Ken: Come up with a plan for road preservation.
- Board unanimously voted no for yield signs.

Weight restrictions: board agrees to just let the county road rules apply

Weed spraying: Spraying is done around right of ways. Members should be encouraged to maintain their own weeds and reminded that if moving dirt or disturbing ground, that will likely increase noxious weeds and thistles.

Dead tree falls the expense is on the property owner and if live tree then insurance will probably cover. Trees in right of way are an Association expense.

### **Other**

Hal reiterated the Advisory vote on one-time assessments from the annual mtg where members want smaller annual assessments and larger one-time assessments.

Steve: We need to prolong the life of dock but inflation will explode cost to replace and if we aren't planning with larger annual assessments we could be in a bad place. We owe it to the association to continue to have these conversations.

Josh: We need to consider how far out would scheduling for new docks take if we had all the money ready? Likely 2-3 years out currently.

Board agrees to be proactive. Bob estimates life expectancy of current docks is not more than 5 years.

- Steve: Take point for getting the information. Consult with AI. Set stage for replacement. Consider other companies (HBD / alternative), possibly Stan Craft Marine.

Meeting adjourned at 12:02pm.

Jane left the meeting at 11:15am