

Questions Asked Since the February 21, 2026 Board Meeting:

How is it guaranteed the tribe will not take it away from us after I pay 20K for my slip?

Background: The CdA Tribe controls this end of the lake. They require that we file for an encroachment permit before we can do any changes to our docks. The permit application and process is lengthy and detailed including drawings, specifications and lake bottom contours. They are fully in the driver's seat in approving or denying our proposed new docks. This is a formal process that includes taking it to the Tribal governing board for a vote. We have hired HDB Marine to assist us with this permitting process.

With that as background, **we will not ask for HPOA member approval until after the Tribe has formally approved our request for new docks.** If they deny it, we will not ask for \$19,000 per slip and will go to "Plan B" whatever that may be...

HDB Marine and Hal Thompson have had in depth meetings with the Tribe about our project. So far the lower level management is on board. They have given us some parameters such as no additional slips of any kind since they have a moratorium on this end of the lake on adding any more docks.

Could they completely take away our docks after they approve them and we install them? I suppose it's possible just like most everything is possible. However they have a forty year history on this end of the lake for allowing docks so I expect it would be a lengthy court fight.

Email to and response from HDB Marine with answers to questions generated at the HPOA Board Meeting regarding docks:

The Board likes the T configuration. All quote changes going forward should use the T configuration unless you say it's a "no go" because of the Tribe.

With only one ramp from shore, the Board is concerned about congestion based on the 5 ft width but they prioritize the top of the T expanding to 10 ft instead of 8 ft. So, leave the ramp at 5 ft and change the top of the T to 10 feet wide unless you can "throw in" the extra foot on the ramp for good measure. **Drawing and quote have been updated to include a 6' wide ramp with a 10' wide T.**

The ramp and the T built with composite. Docks with concrete decking. No change on these. **Correct.**

Use one of our ramps and a new ramp going from the T to the docks. I believe this is unchanged. **Correct.**

The Board was unanimous that we should go to single slip covers in order to reduce costs \$82,000. Please make that change. **The quote has been updated.**

Include two swim ladders of the top of the T. Exact placement to be decided later. **Drawing has been updated to show two ladders per multi-slip T. Quote already included consideration for swim ladders.**

Double the number of utility light pedestals. My understanding is that the price will go up by \$11,075. Are we also doubling our "trouble" with future maintenance? I've heard from a couple of

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knowledgeable people that the pedestals can be high maintenance because of GFCI receptacle issues. **Both quote and drawing have been updated to reflect additional stanchions.**

Quoted electrical - I will be getting more feedback from member electrical experts to make sure we have adequate infrastructure for future needs.

Pilings - If you decide to leave the steel piling for electrical and lighting next to the ramp to B Dock per my attached drawing, then this could decrease the piling quote. Members are concerned that the piling cost could go up if you need to pound the pilings deeper for instance. Confirm that this is a firm number. **The initial estimate for pile length was based off known water depths. This combined with the knowledge that piles typically drive 8'-10' into the lakebed (or until resistance) is how we generate the estimated pile length. Given this information, we've quoted this to the best of our knowledge.**

Removal and disposal of existing docks - I received as much push back on this amount as anything. You mentioned that we get to keep 100% of whatever we get for the old approach ramps and gangways. How about giving us credit for some portion of the value of these ramps and you can take them all. You are the ones that have the resale market. **Disposal for Docks A, B, C has been revised, and you'll now see a credit for the resalable items.**

Electrical from KEC - This is the most "up in the air" cost. Part of it exists outside of your quote. KEC just came last week and replaced the power pole. I'll attach an overhead photo with my comments. It may help you revise your electrical costs. My overall goal is to have enough amperage and heavy enough wire to allow upgrading to heavier duty plugs for maybe a 30 amp service to each pedestal in the future as electrical demands increase. We do not plan on incurring the cost of burying the power service down the steep hill, across the road, down the bank, under the fence and across the beach unless someone requires us to do it. **Electrical cost has been revised on the quote. This is an upgrade to the current outdated service to a 400 amp service to accommodate any future additions to the marina. The current service is only 100 amp service and has very little room to add to it.**

Our attorney has agreed to draft a contract for both of us to sign. That is, if we get that far...

Timeline question: Do you think we should get Tribal approval before we take a membership vote? This would be a powerful incentive to members that Tribal approval could go away if the new docks are postponed. On the other hand, telling the Tribe that the membership has approved it would give the Tribe powerful incentive to also approve it as we design it. Also, at what point in the process do you want the signed contract? **We recommend permitting as soon as possible. We agree, having the permit secured prior to membership vote would be a large incentive, yet the permitting timeframe is unknown since the application needs to go before the Tribe's Lake River Board Committee. We recommend signing the contract as soon as a positive membership vote has taken place, or at the association's earliest convenience.**

All Questions asked at the February 21, 2026 Special Board Meeting by Text or by Email:

1. What is the price difference between 24' and 20' docks?
The Board has not requested a quote for 20 foot slips. The price difference is unknown.
2. When and who decided that the new docks would be 24'?

Board agreed 24'. That provides room for larger boats and is consistent with other marinas in the area and HDB's recommendation.

3. Were other bids sought out besides HDB?

Yes. one other early estimate was received that was higher than HDB. The Board decided to pursue HDB due to this, their local presence/reputation on the lake's South End and perceived strong relationship with the Tribe.

4. What is the real \$ number? So far 12,500, 15k, 19k have been thrown out, none of which seem to be all inclusive. Whats the real \$\$?

Stay tuned. No contracts have been signed. The design and resulting cost is currently in process. All members will be notified of the final cost per slip after all construction questions have been answered.

5. Has HDB performed a depth test at the 367' from shore to confirm lake bed..welding and splicing shell piling is added expense?

HDB has access to CdA Lake bathymetric charts. One of the contract provisions will be no changes to the price based on changes in depth of pilings.

6. I would like to see a list of HDB's standard exclusions prior to the May meeting.

The contract with HDB will be written by our attorney. After the first draft the Board will determine if the contract can be viewed by members.

7. Also, with a rapidly deteriorating asphalt road system, what is the plan for maintaining that piece of infrastructure? more special assessments? With my background I'd say the roads are a "need" the docks are a "want".

The road system is a separate issue. The Board has chosen to put proposed docks ahead of other infrastructure upgrades. You are correct that roads and water infrastructure will also need to be dealt with in the future.

8. How much are annual dues going to increase from maintenance costs?

The Board has no immediate plans to increase dues. For docks, we are assessing whether or not the current \$400 per year is enough. Currently we pay \$125 per year per slip for the Tribe annual encroachment fee. We potentially will pay. \$200 for slip cover put up and take down. That leaves \$75 for other maintenance and electricity. \$75 time 84 lots is \$6,300 divided by 12 months is \$525 per month available. Remember that HPOA members have voted in the past to keep dues lower and do more special assessments.

9. How much interest will be charged on unpaid \$25,000 assessment against my property?

The HPOA Board has decided that, if approved, dock special assessments will be paid up front. Members will arrange their own financing. HPOA will not be in the financing business including charging interest. Based on our attorney's advice the assessment document will assess penalties and payment of attorney fees to collect the funds if necessary.

10. How many members are expected to vote yes on this project?

Unknown. Vote results will be shared.

11. Why are all of the slips that are already paid for and are in great shape in need of being replaced with this expensive upgrade?

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Actually, the docks are not in great shape and costing more in maintenance every year. Also, an increasing safety hazard.

12. We just paid to have new steel pilings installed? Why?

The old wood pilings were in eminent danger of failing due to rot and weather damage. We could not take the risk of pilings breaking in a strong wind and then colliding with each other. The metal pilings installed will be reused in the proposed new installation.

13. Also, give the names of those members in favor of this project.

Member votes are confidential. The HPOA board is on record as unanimously in favor of replacing the docks.

14. What are we doing to increase the parking at the docks?

County road. Unfortunately not in HPOA control. When approached on the topic, the County indicated road improvements were well beyond their budget allowance. So, no change is expected.

15. Splitting and placing C dock at the ends of the new docks doesn't seem fair. A suggestion would be to leave the slips that are currently in the deep water, stay in the deep water. And those closer to shore, stay closer to shore.

The Board is open to all suggestions on how to assign slips in the proposed two dock system configuration. Make suggestions to Board members for consideration. The first order of business is to approve the final proposal and if approved, discuss slip assignment.

16. Is there an expiration date on HDB's quote?

No expiration date at this point. It will be in the final negotiated contract.

17. What is the width of the single access gangplank to the docks in the T configuration? This could be a choke point if not wide enough given ALL dock access flows through here and people will likely have coolers, fishing gear, water toys, kids, dogs, etc....

5' currently. The Board felt this would be adequate.

18. I like the design, my concern is that we love being on the end dock (B) and this plan would extend and we would suddenly be in the middle.

Stay tuned for dock assignment options. If you have a suggestion, present it to a board member for consideration

19. Should swim platforms at the end of the docks be expanded to allow for easier/more access. Perhaps 10 feet versus 8 could be considered.

10 feet will be discussed with HDB.

20. Should the number of electrical outlets be increased from 22?

We will double this number in the next revised quote.

21. Should the electrical amperage be doubled (from 200 to 400 amps) in case needed in future as it is cheaper to do that along with other changes.

We will be discussing this with electrical experts. Stay tuned.

22. Need to clarify why HDB wants electricity run underground vs overhead as currently configured.

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Recommend engaging Al Gilson and 3 other commercial electricians prior to HDB discussion: Doug Wright, Calvin Akins and John Kraack

23. Should we have the option to opt out of the dock cover?

We must treat all members equally per our attorney

24. Should we have the option to allow the owner to put up/take down the cover?

No. For consistency all slip covers should be put up by qualified installers

25. If we do single slip covers would that double the maintenance service for taking them up/down?

Yes. 125 per slip, put up and take down

26. Is the light post on the dock adequately protected/strong to reduce the likelihood of damage? Also, is the light produced appropriate? Any way to limit the light attracting pesky bugs?

If the current steel piling next to the on-ramp is retained as the light pole, it should be adequately strong. Keep a watch out for ways to minimize bug concentration around the lights.

27. We should double check with HDB to make sure they didn't make a mistake on those slip cover \$ double versus single etc.

Good point. They have been asked.

28. Need to send out an updated list of owner contact info as well as update the map to facilitate contact on the dock topic.

Good idea. A list and map will be done in the near future.

29. How would we unwind from Vote HOA Now service if we no longer want their service yet retain appropriate voting data for future reference as/if needed.

We need to check with hoanow on their termination procedures. Keep in mind that our treasurer, Jane Kreitzberg maintains a current list of member in QuickBooks for billing purposes. This list will be printed out for the Board.

30. Can Vote HOA Now's Voting Manager support voters who need technical help or even entry of their votes?

Check on this

31. This kind of investment for the HOA should require all the slips have covers (whether double or single) matching to make the facility look nice and professional. Those who don't use them could collect a bit more rent to account for the cover costs if need be.

The current plan is to purchase identical slip covers for every slip and put them up each spring whether the slip is used or not. One benefit of putting up all of the slip covers is that the shade from the covers retards the growth of water weeds.

32. Make 1 dock 24' and 1 dock 22'...it's bullshit that everyone on the board has larger boats and are making the decisions without a vote

Our attorney has made it clear that our CC&Rs do not allow for treating members differently. For instance, this question came up when discussing whether or not we should do the docks in phases so those that don't want new docks could remain on the old dock. Our attorney said this was not advised given the way our CC&Rs are written.

33. How do we deal with 2 Developer lots that are not currently paying dues but would be part of the dock buildout.

Pat Harmon indicated that she doesn't plan on selling these lots. There are two dock slips associated with these lots. They will be available for members to rent and/or be used as guest moorings. See detailed discussion of these lots in the attorney correspondence in the FAQ document.

34. Would we fully insure the new docks where we currently only have liability insurance? I am concerned given the large value of the asset.

This is a good question to answer as we progress.

35. The board has no idea what others finances are whether first or second home and to assume only 5 members would struggle to pay. I'm disgusted in how the board is assuming that only 6 members will find difficulty in a \$20k assessment.

You are correct that the board does not know individual members finances. We are sorry if this seemed intrusive. The number of members that would struggle to pay is a guess to set the stage for the magnitude of those that can't or won't pay. The board is concerned for all of those that would struggle to pay, especially those whose lot is their primary residence. That is why the board has already contacted Columbia Bank who has agreed to work with any members who need a loan to pay the assessment. The bottom line is that HPOA is not in the financing business and if approved by the majority of a quorum of the members all members will be expected to pay the special assessment at the dates set by the HPOA Board. If members can't or won't pay, our attorney has assured us that she will be able to collect the assessments under our CC&Rs and Idaho HOA law .

36. Are there options in place about repairing existing dock infrastructure?

Repairs have been ongoing on an as-needed basis including repairing electrical and installing additional floatation which is the key infrastructure. Additional floatation options are exhausted. There's been some discussion about repairing deck boards. At this point the Board has decided to concentrate on dock replacement rather than repair.

37. Could the home owner let someone else take their boat slip to avoid having to pay the \$20,000?

No. The CC&R's dictate that each lot will have one slip assigned to it. Further, the Tribe has made one slip per lot a requirement for approval to replace all of the docks.

If two-lot owners do not want the assessment for both lots, one lot can be sold.

Or, if both lots are tied in with a dwelling on one lot consult an attorney on how to sell your second lot but retain an easement for the encroachment from your dwelling. This could include a lot line adjustment. Again, a real estate attorney should be consulted.

38. Should we forgo the service cost of taking up/down slip covers and take it on as a HPOA or simply make it owner responsibility?

The slip covers need to be put up and taken down by people knowledgeable about how to do it correctly. This could be a HPOA member group trained in how to do it or an outside company. Individual owners will not be allowed to do their own.

39. Is there any updated info on the timeline for the CDA tribal approval?

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No update at this point. This could take an unspecified amount of time based on when the Tribal Council meets.

40. Would it be possible to break up the payments based on the HDB cost schedule to allow some/all owners more time to arrange financing?

The Board wants all of the money available in the HPOA bank account upon commencement of construction. The board will consider 10,000 on approval by HPOA members, an additional 10,000 due upon signing of the HDB contract.

41. What (if any) alterations is the board going to allow on slips (e.g., storage, flags, diving boards, whatever).

Pre-installed standard dock boxes only. Light items can be stored under the slip cover.

42. Will the docks be squared off or angled (platform vs triangular) for boat bows?

HDB said this option is available. Standard configuration will be a V front. Modification to a square front will be done by HDB and paid for by the member requesting the modification.

43. Where will swim platform ladders be located?

Recommendation is on either end of the fingers not the outside where boats may wish to dock.

Recommendation is noted. See next question for placement.

44. How many ladders will be included in the dock and where will they be placed?

Two for each dock system at the end and one on each end of the T access way.

45. Recommending that we limit the number of proxies one person can present when voting on any HPOA business. I would recommend that no more than 3 proxies can be presented from any one lot holder. It seems there are individuals who seek out proxies to sway decisions. If there is not an agreement to limit proxies then it should be disclosed how many proxies individuals are submitting for any voting decisions.

Proxies are allowed in the CC&Rs and by-laws without restriction as to the numbers that can be given to one member. In the eventual vote regarding new docks, every effort will be made to facilitate voting by individual members directly without using proxies. This will be accomplished through a to be determined voting system (likely online voting).

46. Cost of dock disposal - 60k. seems high? how about giving to Bloomberg? or someone?

We will discuss this with HDB

47. Was this proposal for concrete or composite docks, both were mentioned?

Concrete for the docks is the first choice of the HPOA Board even though it's \$37,000 more expensive. The concrete is heavier and will help the docks withstand wave action better. Concrete is easy to maintain and very durable. It holds up in the weather.

48. I would like to have known how much more it would cost to widen the main dock a foot or so, going down the middle, sometimes its difficult getting around people and their stuff?

We will leave it as designed. With the bigger slips the boats will not need to intrude into the walkway space as much, leaving more room to walk.

49. I would prefer doubling the lights and outlets even at a little extra cost. The docks are very dark at night, and lot of extension cords running around are a safety, and a liability hazard.

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We will ask HDB to double the light pedestals on the next revised quote.

50. Electric boat engines, no more winterizing, I want one. Whatever electrical infrastructure we put in now will not be adequate 10 or 20 years from now.

Comment noted. We'll be working on the electrical needs.

51. I would probably prefer the single dock covers , just so I can run a line from side to side to dry towels on. If we go with the double cover then we need to hire out installing the covers for sure.

The board unanimously agreed to go to the single covers. It also saves \$1,000 per slip.

52. I think I heard for \$150 a season we can have the covers installed and then taken down. I think this is cheap and would be for hiring it out. I don't want to spend the first day of spring and the last day of summer fighting a dock cover. I'm old getting old and falling in the lake makes me crabby. I would prefer hiring a company that does this as opposed to members saying they will put up the covers.

On the high end the put up and take down is \$200 per slip. I also have a contact for \$125 put up and take down. We agree that we need to have someone do it.

53. I saw dock boxes in one of the slides but didn't hear anything mentioned about them. Do they come with the docks? If so, they need to be durable! I see broken dock boxes and ripped covers as eating up future dock funds.

Yes, the dock boxes are part of the quote.

54. If anyone knows a bank or credit union that has some special interest in helping members finance their part of the Project it might be nice to share their contact information.

We already have a banker in Plummer that has agreed to help finance anyone who needs financing. Contact Tom at Columbia Bank (formerly Umpqua).

55. HDB - discuss the variability of the pilings and if there is any adjustment planned in the price based on depths different than quoted

This included in questions asked of HDB - pending

56. Why can't the boat covers be kept in the dock boxes?

Slip covers are too big to go in the dock boxes. Also potential for moisture damage

57. I see the T is composite decking and the rest is concrete. Did they get a price on the whole dock being composite decking?

Yes, If the whole dock were composite decking the price would go down by \$37,000 or \$428 per slip. The board decided to pursue concrete decking as their first choice.

BREAK BETWEEN EMAILS

Email Exchange Dated February 19, 2026 between Hal Thompson, President of HPOA and Attorney, Brindee Collins, Expert in Idaho HOA Law and Contracts

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I have received the estimates from the dock builders. The poly floats and concrete decking price comes out at \$19,000 per slip. Total project cost about 1.5 million. We'll be doing more due diligence with the dock builder to fine tune this number. **Question: are you willing to write/modify a contract with the dock builders to clearly set out expectations and protect HPOA? This question doesn't need to be answered fully by February 21. Only if you can or can't do it.**

Response: Yes, I am happy to help with this process and would strongly advise that the Board have me be involved in the process before the contract is executed. For a project of this scale and importance, it's very important to make sure the contract is well-drafted and fully protects the HOA, while clearly establishing the scope of work and timeframe for completion. I imagine the contractor has a document that they ask their clients to sign, but they typically are not drafted well and are more focused on protecting the contractor.

Information to consider:

There are 84 slips in our marina. Additionally five lots have their own docks and are not part of the 84 slip marina. These five lots will not be assessed for their share of the 84 slips since they have their own slip. This is specified in the CC&Rs.

Question: I'm assuming that these five lot owners with their own slips will not be included in the voting to approve the special assessment?

ANSWER ON PHONE: YOU AGREE THAT THESE OWNERS WILL NOT PARTICIPATE IN THE VOTING ON THE SPECIAL ASSESSMENT FOR NEW DOCKS. **YOU WERE GOING TO CHECK THE LEGAL DOCUMENTS TO MAKE SURE THIS IS THE CASE.** WE'VE ALWAYS LEFT OUT THE MEMBERS WHO AREN'T AFFECTED BY A SPECIAL ASSESSMENT. FOR INSTANCE, THE ROAD ASSESSMENT WASN'T ASSESSED TO ANY LOTS THAT DID NOT TOUCH THE ROAD SYSTEM AND HAD ACCESS SOLEY FROM THE COUNTY ROAD.

Response: In reviewing the CC&Rs and the Bylaws, I do not believe that you can exclude those owners from voting. Both sets of CC&Rs require that in "all matters pertaining to the Association," each Owner of a Lot purchased originally from the Grantor gets the right to vote. Further, the Bylaws state that Owners are entitled to either one or two votes on all matters submitted to the members for a vote. It shouldn't be the case that they get to vote, but unfortunately the documents do not read that way. They are entitled to vote on the matter. I've included screenshots of the relevant provisions of the CC&Rs and the Bylaws:

From the First Addition CC&Rs:

10. Lake Access: All lots, except Lots 2, 3, 4 and 5 of Block Two, which have their own waterfront access, shall share an interest in the Addition area marked "LAKE ACCESS LOT," which shall never be sold but which is dedicated, as a part of this Addition, for the perpetual use and enjoyment of the owners of lots in Harmon's Addition, and any future Harmon's Addition. Title to the LAKE ACCESS LOT shall be conveyed by the Grantors to the association to be formed under the General Provisions of these Covenants of Restriction, when the association is formed. (One boat slip will be provided for every lot sold, except for Lots 2, 3, 4 and 5 of Block Two.)

(c) In all matters pertaining to this association, each owner of a lot originally purchased from the Grantor-Dedicators shall have a vote for each of the lots he owns, plus a vote for each residence building he owns in this Addition. Proxies may be voted if written and delivered to the secretary before the meeting.

(d) The trustees shall be empowered to assess each purchased lot \$50.00 a year without a vote of the owner-members for road maintenance and/or other necessary or desirable purposes for the benefit of the association, and may set reasonable annual fees for the use of water from the system to assure its maintenance and continued operation. The trustees shall also be empowered to assess without a vote of the lot owners \$50.00 a year for each dwelling unit on each purchased lot. Further assessments for any purpose shall be by a vote of at least a majority of the members of the association, and all voted assessments shall be apportioned upon the basis of one share to each purchased lot and one share to each dwelling. None of

the Grantor-Dedicators shall be entitled to membership in the Association by reason of ownership of unsold lots but will become members in the event of purchase or other acquisition of lots once sold.

From the Second Addition CC&Rs:

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10. Lake Access: All lots in Harmon's Second Addition and Harmon's Addition, shall share an interest in the Addition area marked "LAKE ACCESS LOT," which shall never be sold but which is dedicated, as a part of this Addition, for the perpetual use and enjoyment of the owners of lots in Harmon's Second addition and any future Harmon's Additions. Title to the LAKE ACCESS LOT shall be conveyed by the Grantors to the association to be formed under the General Provisions of these Covenants of Restriction, when the association is formed. One Boat slip will be provided for every lot sold.

(c) In all matters pertaining to this association, each owner of a lot originally purchased from the Grantor-Dedicators shall have a vote for each of the lots he owns, plus a vote for each residence building he owns in this Addition. Proxies may be voted if written and delivered to the secretary before the meeting.

(d) The trustees shall be empowered to assess each purchased lot \$50.00 a year without a vote of the owner-members for road maintenance and/or other necessary or desirable purposes for the benefit of the association, and may set reasonable annual fees for the use of water from the system to assure its maintenance and continued operation. The trustees shall also be empowered to assess without a vote of the lot owners \$50.00 a year for each dwelling unit on each purchased lot. Further assessments for any purpose shall be by a vote of at least a majority of the members of the association, and all voted assessments shall be apportioned upon the basis of one share to each purchased lot and one share to each dwelling. None of the Granter-Dedicators shall be entitled to membership in the association by reason of ownership of unsold lots but will become members in the event of purchase or other acquisition of lots once sold.

From the Bylaws:

5. Voting: Voting rights, and qualifications for voters, at any annual or special membership meeting, shall be as set forth in the Articles of Incorporation and Declaration. Members owning a Lot with a dwelling shall be entitled to two votes on each matter submitted to a vote of the members, one for the Lot and one for the dwelling unit. Members may vote in person or by proxy executed in writing, or by email to the Secretary by the Member designating the proxy. All proxies must be filed with the Secretary of the Association not later than the commencement of the meeting at which such proxy intends to vote for a Member. Proxies may be sent to all owners prior to the meeting. Quorum at any meeting may be accomplished through both proxies and actual physical presence of members. No proxy shall be valid for more than eleven months after its date of execution. All co-owners of a single lot may collectively cast only the vote allowed to their Lot, in the manner determined by a majority in interest of such co-owners.

Question: One of these five lot owners with their own slip is a board member. I assume they should abstain from the vote to approve bringing it to the general membership for a vote?

ANSWER: BECAUSE THIS IS NOT A CONFLICT SITUATION, YOU AGREED THAT THEY COULD VOTE AS A BOARD MEMBER TO BRING THE VOTE TO THE GENERAL MEMBERSHIP.

Let's talk about the voting process. This will be the most important vote in HPOA for many years. There's members that feel strongly either for it or against it. How should we conduct the voting?

ANSWER: YOU RECOMMENDED [VOTEHOANOW.COM](https://votehoanow.com). THANKS. I'VE ASSIGNED A MEMBER TO CHECK THIS OUT AND REPORT TO THE BOARD.

Should we ask each member to vote in a separate mail in ballot?

ANSWER ON PHONE: USE [VOTEHOANOW.COM](https://votehoanow.com)

Supplemental response: There are certain people who either won't be able to use the online service or won't be willing to do so. In that event, I can help you put together a ballot that can be emailed to them, mailed to them, or delivered in person, and those ballots can be incorporated into the Vote HOANow system so that all votes are processed at the same time. The technology can be very helpful for those who will avail themselves of it, but we can also accommodate those who will not or cannot.

How should we treat proxies which are allowed under the By-Laws?

If proxies are given to me, for instance, and one proxy tells me that they want to vote against it and another proxy tells me they are in favor do I vote each one as they designate or can I vote all proxies as I would vote?

ANSWER: A PROXY CAN BE A DESIGNATED PROXY TO VOTE A CERTAIN WAY OR A GENERAL PROXY WOULD BE VOTED HOWEVER THE PROXY HOLDER VOTES.

Should we have an independent person/attorney/CPA conduct and count the ballots?

ANSWER: [VOTEHOANOW.COM](https://votehoanow.com). WHERE MAXIMUM PRIVACY/SECREC Y IS DESIRED YOU (ATTORNEY) HAVE MONITORED THE VOTING FOR OTHER IDAHO HOAs.

Of the 84 lots two lots are developer lots that have never been sold since the original development. The CC&Rs state that developer lots do not pay assessments until they are sold. The past developer lots that have been sold we've assessed past special assessments (roads, previous docks) against them at closing even though a lien has never been formally filed. This new dock assessment will be a large outstanding assessment. The developer has died and his wife now owns the lots. She has stated that she has no plans to sell the two lots. How should these be treated? **Should we file a lien against the lots?** Since they are included in the 84 slip marina someone will have to pay for their share of the project until they are sold. I'm planning on this funding coming out of accumulated excess annual dock fees already in the bank (about \$110,000 accumulated). However this accumulated money then won't be available for reducing the overall project cost and reducing the assessment to each member....

ANSWER: YOU WERE CONCERNED THAT 30 TO 40 YEARS HAVE GONE BY AND DEVELOPER LOTS ARE STILL NOT ASSESSED. YOU WERE GOING TO CONSIDER THIS FURTHER AFTER READING THE HPOA LEGAL DOCUMENTS IN COMBINATION WITH IDAHO HOA LAW.

Response: The language in the CC&Rs is pretty clear on this issue that unless and until the Lots are sold or transferred, there's no obligation for membership in the HOA, payment of dues, or a right to

vote. I do not think there's a way to force the issue even though it does seem to be inequitable. We could attempt it, but the ultimate outcome will be litigation and the HOA would have a hard time overcoming the plain language of the CC&Rs.

With that said, if the title has changed in any way outside of the original 4 identified Grantors, we have the argument that they do not get to benefit from this provision anymore. I searched the names on my title service and didn't find anything owned by any of those names. Can you send me the addresses for the Lots in question and I can pull title and see if anything has changed that we can hang an argument on?

FURTHER QUESTIONS:

SEVERAL MEMBERS HAVE SAID THAT THEY WON'T VOTE YES UNLESS HPOA PROVIDES AN INTERNAL FINANCING PLAN. GIVEN OUR LEGAL DOCUMENTS, CAN YOU PROVIDE US WITH A CONTRACT WITH PENALTIES FOR NON PAYMENT THAT EACH MEMBER WANTING A PAYMENT PLAN WOULD SIGN? INFORMATION FROM ME TO INCORPORATE IN THE DOCUMENT WOULD BE: MONTHLY PAYMENTS OVER 60 MONTHS STARTING ONE MONTH AFTER THE DATE SET BY THE BOARD THAT FULL CASH PAYMENT IS REQUIRED. NO PENALTY FOR PREPAYMENT. AUTO WITHDRAWAL FROM A BANK ACCOUNT OF THEIR CHOOSING. THE INTEREST RATE WOULD INCLUDE FEES RELATED TO AUTO WITHDRAWAL. THREE (OR WHATEVER YOUR SUGGEST) MISSED PAYMENTS WOULD TRIGGER A FORECLOSURE CLAUSE IN THE AGREEMENT. INTEREST DUE WOULD BE COMPUTED BASED ON NORMAL AMORTIZATION AT A DAILY INTEREST RATE DIVIDED BY 365 DAYS IN THE YEAR TO ARRIVE AT A DAILY RATE FOR LATE PAYMENT AND PREPAYMENT. THE INTEREST RATE CHARGED WOULD BE THE RATE WE PAY FOR BANK FINANCING PLUS 3% ADJUSTED ANNUALLY. ON TOP OF THIS WOULD BE PENALTIES FOR LATE PAYMENT AND RECOUPMENT OF ATTORNEY'S FEES SPENT FOR THE FORECLOSURE. AND, WHAT IF MEMBERS REFUSE TO SIGN THIS DOCUMENT? **THIS QUESTION DOESN'T NEED TO BE FULLY ANSWERED BY FEBRUARY 21. JUST YOUR ANSWER THAT YOU CAN/CAN'T DO SUCH A DOCUMENT IS SUFFICIENT.**

Response: Yes, this is something that I can put together pretty easily. I do these often for collections cases that are with my office. The context would be a bit different but the general terms would be the same and we can be as "soft" or as "strict" as the Board is comfortable with.

IN OUR TELEPHONE CONVERSATION, WE TALKED ABOUT OUR CONCERNS REGARDING FINANCING THE PROJECT, ESPECIALLY THOSE THAT WON'T PAY THEIR ASSESSMENT OR CAN'T PAY THEIR ASSESSMENT. YOUR VERBAL RESPONSE WAS THAT IDAHO HOA LAW GIVE HOA'S STRONG LEGAL OPTIONS TO COLLECT ASSESSMENTS. **PLEASE DESCRIBE OUR LEGAL OPTIONS TO RESOLVE THESE ISSUES.**

Response:

Non-payment is always an issue, especially in these situations where large special assessments are being imposed for expenses that homeowners often do not plan for. I always advise, in the first place, to plan for a certain amount of delinquency, so that you do not assess for the exact amount of the contract obligation and come up short to pay the contractor if someone fails to pay on time.

Beyond that, for those who do not pay, there are two different classes of people: 1) those who cannot pay; and 2) those who will not/do not want to pay. I can always collect easily from the second class of people through forceful means. The first class is a bit harder, because you cannot collect money from people that they just do not have. In those cases, if the Board is flexible and will allow people to make payments over time, I can usually get them paid, it just may take a while.

For both classes, there are two different collections options: 1) the lien against the property; and 2) the personal obligation for the amounts due. HOA debt is a unique animal, in that it is both an encumbrance against the property and the personal obligation of the homeowner. It can be collected through both legal action for collections against the individual homeowners (filing a lawsuit) or through foreclosure of the lien against the property. Different circumstances determine which course of action is going to work better. Usually for the first class of non-payers, a foreclosure action is the course. It can often prompt refinancing, or the mortgage holder may pay the balance to avoid foreclosure of the HOA's lien. For the other class, personal collections action works great, as does the threat of foreclosure. I do not do general collections work anymore, except in special circumstances, but this is a situation where I would be willing to help you if you have delinquencies. We can assess each account as it comes and see what the best course of action is for that particular owner. Ultimately, the amount of attorney's fees incurred is the responsibility of the delinquent owner, so I end up collecting that amount on top of the special assessments owed.

As we discussed on the phone, the HOA should absolutely charge late fees and interest as soon as they are able to and in the highest amount possible. Not as a money-making venture for the HOA, but as a carrot towards payment for delinquent owners. That way people think they are negotiating a good deal through a write off of the interest or late fees, but the HOA isn't actually losing any assessment money in giving them a discount. All of the interest or late fees can be written off without the HOA taking a hard loss.

BREAK BETWEEN EMAILS

Followup Questions from HPOA, **Answers from HDB Marine Email Dated February 18, 2026**

Detailed specs on poly floats and slip cover structure, Pictures of other installations. Please see attached and let us know if additional information is needed. **(This information is voluminous. It has been provided to the HPOA Board and the Dock Committee. It will be provided to HPOA members that request it by sending an email to harmonssaddition@gmail.com)**

HPOA DOCK REPLACEMENT FAQs

(Revised March 5, 2026)

Is there a visual representation of the docks and slip covers? 3-D drawing? Or pictures of other similar docks and tops? **We don't have a 3-D drawing per say. Additional information attached.**

Slip Covers:

One cover for each slip or one over two slips? **We proposed one over two slips as this keeps one finger free from uprights on all slips but the last one is a single cover.**

Cost difference between one cover over two slips versus a cover for each slip. **The cost for each slip having its own slipcover is \$342,720.00, in comparison to the option of one slipcover for two slips and single slipcovers for the end slips at \$424,800.00. With single slipcovers, legs will be mounted along each slip's edge, thus cluttering each 3'W finger, whereas the double slipcover offers each slip one 3'W finger free of slipcover legs. This can be a nice option for embarking and disembarking a boat.**

Are the boat slip frames and covers an HDB product / installation or is HDB subcontracting those two items out? **They are a product we manufacture. We do contract out the fabric, however.**

Cost of putting up covers and taking down covers as separate items. (We may want to put them up on an as needed basis and then have someone take them all down at once.) **Base cost per year for take down and put up is 200 per tarp. It is hard to separate them out as to make the process affordable they need to be done in groups. It is normally just a time and materials charge for special requests.**

What businesses put up slip covers and take them down? **We store tarps, as do most other dock building company, and I think some concierge companies.**

A major question about the slip covers from several members: Why do they cost \$5,000 each and how can this be reduced? **There is a lot of cost in materials and the time to build. They don't give the fabric away either, but we have not had good luck with the cheaper alternatives. The fabric used is Sunbrella Awning & Marine Canvas. Our local manufacturer, Tip Top Tarps, has several years of experience working with this product. Information about their sewing design can be found on the HDB Marine Canopy Systems Description. They also perform tarp repairs during the off-season. Sourcing a lesser quality product could be something to look into to save on costs, though.**

What did the docks across the lake pay for slip covers? **Roughly the same.**

How much do they pay for put up and take down? **\$200 per year includes taking down and putting up.**

How about an HPOA work party to put up and take down slip covers? **Absolutely, we would even be willing to send a guy over to show you a couple tricks or how we do it on one.**

How high are the sides of the slip cover? **The bottom tie bar is 6' off of the dock and the corner is 7' off the dock.**

How high is the peak of the slip cover? **The height of the peak is roughly 12'6".**

Material specifications for the slip covers. Life expectancy? **Guaranteed 10 years and should last 15 years. Colors? There is a wide variety to choose from. Here is a link: <https://www.sunbrella.com/browse-fabrics/fabrics-byuse/boat-covers?p=5>**

Slip covers remain on year around or seasonally put up and take down? **The canvas needs to be taken down in the winter as they wont handle snow loads.**

Storage of slip covers in the winter? **They need to be kept dry and stored in a safe place. We recommend storing in bag or container to keep creatures out.**

There's a large number of slip covers that don't need to go up due to lack of use. Should they be left off until the owner requests that they be put up? **If they wouldn't be used for a year then yes but if its just a month or so I wouldn't hold off doing them. (Talking about the Canvas Covers)**

Dock Construction Questions:

Material specifications for dock frames. **Attached**

Longevity of paintings/coatings. **Galvanizing lasts on average 35-50 years and up to 100.**

Are the approach piers a floating structure or are they supported on pilings? **Approach piers Galvanized steel frames on Steel Piling. They are fixed in one position and have no wood in them.**

Is there a drawing of the approach structures? **Examples attached.**

Are the existing ramps used in the new dock ramps? **One would be, this may go to none if we go with the T dock design as I think we would want a wider gangway there. We would try to re-coup as much value as we can in the second-hand market.**

What of the existing docks can be reused? **Realistically it is only the one newer flat style gangway. Anything else will most likely cost more to try and incorporate than design the dock more efficiently and try to recoup value in the second-hand market.**

What is the measurement between docks for proposed new docks and current docks? **The fairway distance proposed between the new docks is 48', whereas the distance between the current docks ranges between 35'8" and 39'8".**

How about some carts for transporting heavy coolers since the new docks are further out in the lake? **Definitely and we can design accordingly to make sure the docks provide the width to move these around freely. We can quote these for you if you would like. Or you can source them as the are available at many locations.**

How about one fixed ramp from shore to a "T" that then extends to the two dock systems? **See attached. Attached is a version of this that I think will work well.**

Is "Pier" type construction on pilings cheaper or more expensive than floating? **"Pier" docks tend to be more costly but is also more versatile. So, sometimes the costs can even out depending on how they are incorporated.**

How about a locking gate on each pier? **This is always an option and is up to each association's preference.**

HPOA DOCK REPLACEMENT FAQs

(Revised March 5, 2026)

Can a piece be added to a slip to make the front of the slip square instead of a "V". How much would each one cost? We would actually remove the V's to square off the front of the slips. These could be removed and put back as preferences or needs changed with only slight changes to fascia and bumper stripping.

How do the fixed piers meet the shoreline? What kind of step/s from land to the pier? We need to avoid putting weight on the seawall. The Pier will rest on Pilings and we can put the pier up to the seawall reinforcing it and slope the pier up to the height needed to get the proper scope for the gangways or we can use a kickdown that will span over the edge of the seawall and land on shore. (see attached examples)

Should we add swim ladders mid-dock for safety? Yes, I think that is a great idea.

Will the beach areas for swimmers be impacted by the new location of dock ramps? We will work to avoid this. The idea for the T-approach would definitely avoid any impact to swim area.

Number and general locations of cleats in each slip? 5 - See attached Cleat layout sheet.

Dock Boxes:

Prices are different between quotes? The dock box pricing listed on the Cedar Float Log Dock System option is correct. A revision to the Steel Truss Floating Dock System quote has been made.

Electrical and Lighting:

The electrical light posts seem too sparse. How are boats not next to the post going to hook up? Extension cords on the deck? Extension cords overhead? Yes, they would have to use extension cords. In order to get more light posts we would want to increase the current feeders to each dock from 60 amps to 100 amps. We would have to increase the light posts from 11 to 22 on each dock in order for each slip to have its own 120v GFCI receptacle February 17, 2026

Fixed brightness or dimmable? How many watts ie. How much light will be provided? Dimming the lights would be costly. Being that the light posts have a regular light socket (type A base), we would be able to choose the wattage we put in there. With LED lamps, it's based on lumens (brightness) not so much wattage. We would be able to make the lighting bright or dim with the lamp we install.

Clarify how much amperage will be distributed to each dock with verbiage on what can and can't be hooked up to the electrical. Each dock will be fed with a 60 amp 240v breaker. This would be sufficient for general lighting and outlets based off of the original electrical plan. If we increase the amount of light posts we would want to increase the feed to each dock with a 100 amp 240v breaker. This would be sufficient for general lighting and 120v GFCI receptacles. You would be able to plug things in such as battery tenders, shop vacuums and any general use 120v plug ins. This wouldn't accommodate boats with air conditioners or refrigerators, you would need 30 amp 120v shore power receptacles for those types of boats.

Do we provide an option for members to pay extra for electric service for more than just charging batteries? The easiest way to charge members extra for more power consumption would be to use the Eaton Shore Power Pedestal. These come with the option to have metering at each pedestal.

HPOA DOCK REPLACEMENT FAQs

(Revised March 5, 2026)

They also have options for 30, 50 & 100 amp shore power receptacles for larger boats. But will add a bit of cost to the project.

For instance, electric main boat motors are already being sold and could become mainstream in the not too distant future. Yes, this is something to take into consideration. The original bid was for general lights and power. In order to accommodate future expansion this would need to be done at the main service. As of now your current service is 100 amps. I included in my original bid to upgrade it to 200 amps. If we wanted to plan for future expansion with larger charging stations the service would need to be a minimum of 400 amps.

Do we install wiring suited for additional amperage in the future but just not use it for now? Again it's something to take into consideration. Yes, it would save money in the long run by not having to do it twice. It's a little more upfront but it would save thousands overall. Especially with how pricing will inevitably increase with time.

Discuss the intervals between light/electrical posts. Is this enough light without over head lights? If we increase the light posts from 11 to 22 I do believe that would be a sufficient amount of light to illuminate the walkway without having to do overhead lighting while also providing a GFCI outlet for each boat slip. This would give you two light poles in intervals of every other finger down the whole dock.

Will light posts be on an electrical eye to turn on at dusk? Yes, we would have one electric eye at the panel on each dock to control all the lights on the dock. This allows all the lights to come on at once.

There will need to be a pole at the start of each walkway to bring electrical service from the road pole. Is this included in the bid? The bid included going underground from the service to the docks. It's the preferred method for feeding Marina's. Cleaner and safer.

Are there any overhead lights for night operation? As of now there is nothing other than the lights out on the dock itself. A light pole at the beginning of the gangway could be an option.

Do the pedestals have 30 amp GFCI breakers in them? Not on this proposal. This is for just 110V 20 amp receptacle. This is something we could discuss. But would need to discuss bringing in a larger service and feeders out to the dock.

Are the lights LED? Yes

Your quote states: Electrical (2) 60 amp 240V Panel, (8) Circuits, Upgrade of Service, & State Electrical Permit. Yes, this correct.

What does the upgrade of service include? We would upgrade the service at the meter. As of now you have a 100 amp service feeding the docks. This would be upgraded to a 200 amp service.

With the T configuration will there only be one panel? We would still do two panels one for each dock.

Does your electrical quote include new overhead wire from the road? We would supply power to the docks from the service underground.

Does the electrical go in conduit under the decking? Yes, it would be under the decking.

How many pedestals per circuit? It varies, the pedestals that are the furthest out have less because of voltage drop. For example, the pedestals that are the furthest out have two pedestals on one circuit and the pedestals that are closest to shore have four pedestals on one circuit.

Contractual Obligations:

Written warranties? Attached

Send us a copy of HDB's standard contract. Attached

Signed contract with protection for over budget changes, price increases and missed deadlines? This can all be negotiated and planned depending on needs and overall plan for customer moving forward. Timeframe would be dependent on the permit first which the tribe can take as long as they wish so planning would have to be based on an after-permit approval basis. But I think this would be best for all parties.

What is the time frame once the project is approved? Breakdown timeline by removal and installation of new docks. Once the project is approved, the permitting process will start, normally this would take about 90 days but with the tribe and the need to go to the board for a hearing this, timeframe is unknown and could take up to a year. Once we receive approval from the Tribe, material sourcing and manufacturing will begin this will take approximately 6-8 months. After everything is built and ready to be installed, we would float to site and install. Old docks would not be removed until new docks were on site ready to install.

There will be a period of time where docks will not be available for members. We would have to discuss the best time of year to switch these out. If install took place in the fall or spring and the weather cooperated with us, we may have a window to get everything done off season. We always prefer a fall install so if we can't get it completed due to water levels or weather, we usually can get it in the spring before the season starts. If this was done in season, I believe we would be able to make sure members had access to the docks during the switch by moving the old docks to the side and providing temporary access from shore. We could also have both barges working in tandem to shorten the install window as well. There are many ways to make a smooth transition.

Other Questions:

Could we ask the Tribe to add a no wake zone toward the end of the bay? You could ask, but I wouldn't tie it to the permit or this request.

What are the payment terms to HDB? 20% Down with Progress payments. Dock construction is front loaded so there would be more costs in the first to middle part of the build process due to material expenses.

When would we collect from members? Dependent on association needs.

THE FAQs BELOW THIS HAVE PREVIOUSLY BEEN SHARED WITH HPOA MEMBERS. NO CHANGES HAVE BEEN MADE AS OF THIS REVISION DATE. THEY ARE INCLUDED TO PROVIDE REFERENCE AND TRANSPARENCY.

Voting Procedures for Dock Replacement:

1. Has HPOA ever had a bigger project than this proposed dock replacement project?
ANSWER: this project is the same size as the previous dock replacement over 20 years ago. It's just the cost that is way more than before so it is the most expensive project ever considered by HPOA.
2. How has the voting process been done in past years?
ANSWER: Historically the voting process for any ballot items have been conducted either with a voice vote or written ballot at the HPOA annual meeting with a quorum of members (50%) usually at the end of May of each year. Proxies have been used as allowed in our CC&Rs and our by-laws. Voting results have been tabulated by the Secretary of the Board with the results being emailed to members.
3. Will the voting for this important project be done the same way?
ANSWER: Your HPOA Board takes voting integrity seriously. We are reviewing ways to make our voting process more secure.
4. What are the other ways of voting that are being considered by the HPOA Board?
ANSWER 1: We have considered partnering with another HOA in our area that could receive and count votes on our behalf. It's difficult to have find another HOA who has the time or expertise to do this.

ANSWER 2: We could hire a professional such as an attorney, CPA or bank.

ANSWER 3: In a consultation with our HPOA attorney, she suggested using **Vote HOA Now**. It's an online service that recognizes the unique characteristics of HOA voting. It allows for lots of tailoring to your specific HOA needs. For instance, it can allow for paper balloting for those that don't want to vote online. It also allows for independent monitoring of the results to insure the highest level of accuracy and security. The HPOA Board will be discussing this method including reviewing the cost in the near future.
5. Will the members that have their own docks outside of our 84 slip marina be allowed to vote to approve/disapprove the new docks?
ANSWER: No. They will however continue to vote in the election of officers and any other ballot issues that affect all of the members.
6. Will proxies be allowed in the voting for/against dock replacement?
ANSWER: Proxies are allowed under our CC&Rs and By-Laws. However, if the online voting company discussed above were ultimately used for voting, most if not all members would be able to cast their vote directly and by-pass the proxy process.

Timing:

1. Why not wait for a few more years and repair the existing docks?

ANSWER FROM HDB MARINE: New docks are recommended as repairing aging docks can be cost-prohibitive since the money used to repair would be better spent to replace in the long run. However, if the Tribe by chance doesn't issue a new permit, then we would need to look into a rebuild and maintenance improvement plan over phases to continue to keep the system you currently have.

ANSWER 1: (from a member) We wish to show our support for the option where we do this replacement sooner than later. We agree bids will only go up each year we delay. We know this will be north of 15k but worth every penny as far as ROI and just basic safety and enjoyment of the most special part of our HOA. We really like the idea of spending a few thousand more per lot and purchasing poly with concrete as well as professional same colored covers for each slip. Carey Bay is such a treasure and is definitely worthy of a fully upgraded dock system.

2. What kind of time frame are the dock building companies operating under?

ANSWER FROM HDB MARINE: The current timeline to replace the entire marina would be roughly 8 months. If we were just looking to replace one dock section, we could get that done in 6 months. One of the main items to keep in mind is the Tribe has no set timeframe in which they need to issue a permit. This project will go in front of the Lake/River Board for approval, so the permitting timeline could be just as long, if not longer.

ANSWER 1: Leave the timeline open to be determined by availability of dock builders, permit timing, HPOA decision timing, and funding timing. We must give members opportunity to think, ask questions and come to grips with what this project entails and costs. I don't think the dock builders are on that quick a timeline. It feels like we might end up choosing to go with the "available" builder rather than the "best" choice for us.

ANSWER 2: Can it actually be done or not in the near future? I believe having the committee working on all possible questions and answers is a start in the right direction. Delaying the inevitable is only going to cost more each year in maintenance or increases in the new dock system. This adds a tremendous value to our properties and we all know that secondary properties with boat slips are scarce.

ANSWER 3: Looking back in the HPOA minutes of 20+ years ago when the current docks were installed, it took about three years.

3. What is the effect of low water and high water on the construction time line?

ANSWER: Docks can only be installed at normal pool which is from June 1 to September 15. Pilings close to shore can only be installed during normal pool. When construction begins HPOA members may not have access to boat slips for a period of time during the summer season depending on the construction timeline.

ANSWER FROM HDB MARINE: We would most likely have to do the install when the water was closer to normal summer pool. Water levels can affect the installation but have no effect on the construction of the docks themselves.

4. Timing of available funds. Collect all from owners or obtain financing. Timing of payments?

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ANSWER 1: I see how some of our members seem to struggle to pay our annual dues. There are a number that make payments over the course of 3-9 months. ~~I think we should consider doing the docks in sections over time. This gives people who cannot afford \$10-15,000 at this time to choose to use the old docks for a few more years. This does bring up issues of paying maintenance on the old sections, increased costs for phasing the project, etc.~~

~~ANSWER 2: Doing each dock separately has some merit. Anyone who pays the entire assessment can move to the new dock and those that want to postpone the assessment can move to the old docks. In order to preserve a members favored slip they would need to pay the assessment, otherwise there would be a reshuffling of slips among members. Requiring full payment of the assessment would minimize the need to offer a payment plan which is labor intensive to administer as people make payments.~~

ANSWER 3: Per the HOA across the lake from us who did their docks in stages, looking back they wish they had done them all at once. Much easier administratively and members quickly saw the value of the new docks and wanted in to a new dock.

OPTION 4: If payments are offered, depending on how many members choose payments, HPOA must borrow money to fund the purchase of the docks and then pay off the borrowing as payments come in. To avoid this financing complication, members should be encouraged to obtain their own financing by borrowing from their bank or credit union with a mortgage against their lot. Then HPOA would not be in the financing business. When the current docks were installed the internal financing of the docks was a complicated process.

OPTION 5: No payment plans are offered. Each owner is responsible to determine their own source of funds on their own.

OPTION 6: HPOA gets a loan on the entire project from a financial institution and spaces out the payments annually on a specified term. This increases the cost of the project and does not allow some owners to pay cash and limit costs while other may need to finance. Complicated!

History of Docks:

1. Who owns our docks?

ANSWER: Per our CC&Rs, Harmon's Property Owners Association, Inc. HPOA, the home owners association (HOA) owns the docks.

2. How has dock replacement been approved by HPOA membership in the past?

ANSWER: 20+ years ago, it took quite a while to decide the old ones needed to be replaced. Membership vote at the annual meeting decided in favor of replacement.

3. How does the HPOA membership approve/disapprove of a new dock project and is a vote by the membership mandated?

Further definition of the question: Where in the CCRs does it say that a vote must be taken when it comes to other infrastructure projects other than water and roads which are specifically addressed in the CC&Rs? Are we asking for a vote as a courtesy or is it mandated in the operating rules and/or CC&Rs? My understanding of HOAs, the owner owns the land and/or building(s). The association owns and controls the infrastructure, therefore, if some major infrastructure items need replaced or repaired, the association members are or are not given

HPOA DOCK REPLACEMENT FAQs

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an opportunity to vote on the project. Perhaps ours is written differently when it comes to docks, please enlighten me.

ANSWER: The HPOA By-Laws, VII Assessments. Section 1. Purpose of Assessments "...The Board of Directors shall have the power to propose adjusted assessments as necessary from time to time, subject to the approval by the members as outlined in the Declarations."

The Declarations (CC&Rs) in the Second Addition state in 12. Home Owners Association, sub letter d. "The trustees shall be empowered to assess each purchased lot... assessments for any purpose shall be by vote of at least a majority of the members of the association..."

ANSWER 2: Per our HPOA attorney, the HPOA board can spend money already collected and in HPOA bank accounts without consulting the membership. Any additional assessments must be approved by a vote of the membership per our CC&Rs and By-Laws.

4. When were the last set of docks installed and how much did they cost?

ANSWER: A and B dock were installed first 2002-2003. C was installed in 2004
Total cost of \$170,598

5. How long did planning and installation take last time?

ANSWER: three years

6. How much was assessed to each lot?

ANSWER: \$2,400 per lot, payable over 10 years at \$350 including interest per year.
Financing was obtained from Harmons and Millers (personal loans)

7. Was there a payment plan?

ANSWER: Yes. Over ten years

8. How much additional money has been invested in ramps and new pilings over the years?

ANSWER: Dock improvements of \$84,824

9. Are new docks an investment or an expense?

ANSWER 1: New docks should be considered an investment because they'll last many years into the future. Also the cost of the new docks should increase lot values more than the cost of the new docks.

ANSWER 2: In our local area, lots without boat slips tend to sell for \$50k, \$100k, or even \$150k less than those with boat slips. Allowing this asset to degrade or get to a point in the future where we may not be able to replace them would greatly decrease the value of all lots within HPOA.

Current Condition of Docks:

1. Why are the docks sinking?

ANSWER: The current docks are supported by cedar logs that absorb water over time. Also the non-cedar infrastructure on top of the cedar logs are becoming water logged. Cedar logs in water have about a 25 year life span although many of us know of cedar logs that have been in the water much longer than that.

2. How much do the annual electrical repairs cost?

ANSWER: Over the past nine years the electrical repairs have averaged \$1,700 per year.

3. Wouldn't it be cheaper to repair the current docks? If so how long might they last?

ANSWER FROM HDB MARINE: New docks are recommended as repairing aging docks can be cost-prohibitive since the money used to repair would be better spent to replace in the long run. However, if the Tribe by chance doesn't issue a new permit, then we would need to look into a rebuild and maintenance improvement plan over phases to continue to keep the system you currently have.

ANSWER 1: In 2018 when Larry Francis was president of HPOA it was estimated at that time per the annual meeting minutes that there was five to a maximum ten years left based on his discussions with dock experts. It has now been six years since then. Given the time it will take to plan for and build a new dock system we will be in the given time range.

ANSWER 2: Cedar logs have about a 25 year life span although many of us have witnessed cedar logs that have been floating in docks much longer than that. We should ask the dock designer about replacing just the deck on our existing log infrastructure to save costs. It would need to be determined what the lifespan of the cedar logs might be if a new deck was installed.

Scope of Project:

1. What is the CdA Tribe's involvement in our dock project?

ANSWER: The Tribe controls the water on which our docks float. They have full permit authority on our dock's design, placement. [Click here for permit requirements.](#) Our permit must be accepted by the Tribe before we start the project.

2. Who should contact the CdA Tribe regarding a dock project?

ANSWER: We **must have a single point of contact** to work with the Tribe which is currently Hal Thompson. Whenever docks are mentioned, there is a lot of hearsay from various members, yet no one has talked directly or recently with the Tribe, so it's very important that we get the correct and pertinent information for dock replacement. I firmly believe having more than one person communicating with the Tribe is a hinderance to the association's ultimate goal of installation of docks that will last beyond our lifetimes.

ANSWER: As of the May 24, 2025, The HPOA Annual Members Meeting, Hal Thompson, President of HPOA has talked at length with the Tribal representative. This information was shared at the annual meeting. The key to working with the Tribe is the permit process.

3. Has any other HOAs put in new docks on our end of the lake and what has been their experience?

ANSWER: The Soaring Hawk HOA across the lake from us put in new docks 11 years ago designed and installed by HDB Marine. They installed poly floats, steel infrastructure and concrete tops. They really like the docks for durability, weight against wind, boat waves and ice. They expect them to last 50 years. The cost was \$11,000 per slip 11 years ago. They do not have electricity to their docks. The Tribe will not allow them to cross the CdA Bike Trail right of way with electricity.

4. Should wood replacement or poly floats with a concrete or composite decking be installed?

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ANSWER: This is a cost versus durability equation. Poly floats and concrete tops are more expensive but last a lot longer than all wood docks. Instead of concrete tops, composite decking could be an option on the poly floats. We will work with the dock designer to see what they recommend.

ANSWER FROM HDB MARINE: For larger docks such as yours, we feel the steel truss with concrete decking is the least maintenance and provides the most long-term economic benefit to the consumer. The cedar log docks are great, especially with the composite decking, but the downside is their maintenance and additional floatation required around year 12. The cedar log docks have an advantage of being stable, as the mass of the cedar logs helps them from bouncing around as much. On smaller projects this gives the cedar log docks the advantage, but on large community docks the stability of steel truss docks increases because of the larger size and footprint. Both docks have their strengths and weaknesses, but for a larger community dock we recommend the steel truss polyfloat dock.

ANSWER 2 FROM HDB MARINE: Composite decking will lessen the required floatation compared to concrete, which will lower the cost. The large advantage of concrete is its weight which helps create more stability in the dock. The concrete tiles are very durable and can easily be replaced. We use MoisturShield which has been a great composite decking over the years for us. Its downside is that it's still part wood fiber and breaks down over time, but is also a great product. The two aren't the biggest cost saving, so most people choose the stability benefit of concrete over the cost savings of a composite decking. We can show these cost differences down the road when a design is approved and estimates are put together.

5. What is the cost difference?

ANSWER: A preliminary estimate (this is not a final bid) was obtained from two dock builders on Coeur d'Alene Lake.

Estimated Cost of Replacing Our Docks:

	Wood w/Trex	per slip	Poly floats w/Concrete	per slip
RnR Marine	\$881,000	\$10,500	\$1,034,000	\$12,300
HDB Marine	\$682,000	\$ 8,200	\$822,000	\$ 9,800

Please note that these numbers are rough estimates that don't include many of the other necessary infrastructure items like piling changes/additions, electricity, slip covers, dock boxes, etc.

6. Which dock type withstands wave action the best?

ANSWER: The HOA across the lake from us said the poly floats with concrete tops are heavy and therefore are very stable in wave action.

ANSWER FROM HDB MARINE: Either poly floats with concrete tops or cedar logs are stable in wave action. The heavier the structure the less the docks will bounce around. For instance, using composite Trex-type top on the decking would not be as stable since it is lighter.

7. How about adding a wave barrier to dampen wave action on the docks?

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ANSWER: Hal Thompson's discussion with the CdA Tribe included the huge cost of such a barrier and how it might encroach on adjacent property owners. Most likely the cost will be a prohibiting factor.

ANSWER: Too expensive!

8. Can any changes from the current layout and coverage square footage be made or is the current layout the only option?

ANSWER 1: The basic same configuration is what is allowed under the CdA Tribe's current encroachment standards. Any changes from the current configuration would need to be discussed and approved by the tribe.

ANSWER 2: UPDATED INFORMATION: HDB Marine proposed that we modify our dock configuration from three separate docks to two longer docks. HDB met with the CdA Tribe and the tribe verbally gave their approval. However, the two dock concept must still go to the main tribal council for a vote after we submit the written application so it's not a done deal but at least they have not limited us to only our current configuration. HDB Marine is now working on a design that includes the following:

- Elimination of C Dock (facing the marina from the road, dock on far left)
- Add slips from C Dock to end of A and B Dock
- Two docks instead of three allows expanding slips from current 10'x 20' to 10'x 24'
- Two docks instead of three gives more space between our docks and also neighbors docks.
- The beginning of the two docks will start where the the floatation will still be floating at low water levels with longer ramps to shore.
- This will move all docks into deeper water away from the weed issue.

9. Should all three docks be replaced at the same time?

FINAL ANSWER BASED ON ADVICE FROM OUR HPOA ATTORNEY: Under our CC&Rs our attorney recommends that we replace all of the docks at one time. It has something to do with Idaho HOA law, our CC&Rs and treating all of our members equally.

~~ANSWER: I would prefer to see all new docks because we are opening up a whole other can of worms once we get into which dock(s) are replaced first — one being who has to pay for the maintenance of the failing docks. Which individuals are moving from their current dock slip to a different slip, possibly against their will? Those that want to fund new docks should not be on the hook to maintain failing docks. Those that want new docks should be given the opportunity to replace one, possibly two, depending on those committed to new docks ASAP. This would include paying the full amount upfront or some form of financing. Those that do not want new docks can continue to pay for and maintain the failing docks. Also, I believe paying \$10,000 (give or take a \$1,000) will be way better for lot owners than \$12,000 next year, \$14,000 the following year, etc. Five years and beyond, the docks will reach a point where they can no longer be repaired, which then could very well be double the price or higher. If you can't afford it now, how will it be any different five years from now.~~

~~ANSWER: Replacing one dock at a time avoids the problem of members who can't or won't pay the assessment causing a cash flow issue.~~

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~~ANSWER FROM HDB MARINE: This is really up to the Association. HDB can be prepared to move forward, either way. If a permit was denied by the Tribe, which we feel is doubtful. we may look at having to maintain and repair over a period of time to keep the dock up to shape without breaking any of the Tribal rules.~~

10. Or should we start one dock at a time?

~~ANSWER: The HOA across the lake did their new docks in 2 stages. In hindsight they wished they had done them all as one project. After the people who didn't move to the new docks and stayed on the old docks saw the new docks, they wanted new docks.~~

FINAL ANSWER BASED ON ADVICE FROM OUR HPOA ATTORNEY: Under our CC&Rs our attorney recommends that we replace all of the docks at one time. It has something to do with Idaho HOA law, our CC&Rs and treating all of our members equally.

11. If one dock at a time, what about repairs/electrical to old docks? Who pays?

~~ANSWER: This shows the complexity of doing the docks in stages. It would be a billing nightmare.~~

ANSWER: this question is no longer applicable based on attorney's advice.

12. Can existing metal pilings be retained and used in the new project?

ANSWER: Yes. If an existing metal piling doesn't end up in the right place, it can be pulled and re-driven into the lake bottom.

ANSWER FROM HDB MARINE: Yes, 90% of the time metal pilings can be retained for re-use.

13. If the location of the pilings changes can the pilings be relocated?

ANSWER: Yes

14. Can existing walk ways be used? (Ramps from shore to first dock)

ANSWER: Yes.

15. Should the stairs be replaced as part of the project?

ANSWER: The existing stairs have been repaired and even though they are now fifteen years old they have more life in them. When we get estimates to replace the stairs last year it was about \$25,000. A stairs replacement project should be separate from the dock replacement project.

16. If stairs were replaced, would a ramp running parallel to the road allow easier access and be a possible alternate option?

ANSWER: This would take a lot of work with the Worley Highway District because of the road right of way. Adding this to the scope of the project would make the project too complicated and costly. A stairs replacement project should be separate from the dock replacement project.

17. Can the sea wall and access to ramps be improved?

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ANSWER: This was specifically discussed with the CdA Tribe. They will only allow planting natural vegetation for erosion control. No addition of concrete work, brick work or retaining walls are allowed.

18. Are there other permits that will be needed outside of the tribe? County or state?

ANSWER: Since our docks are on tribal waters, the tribal permit is all that's needed.

19. Should lock gates be installed on each set of docks?

ANSWER: We will ask the dock designer to weigh in on this question. For sure it would add cost to the project. For now the lock on the beach access stairs seems to be the best option.

ANSWER FROM HDB MARINE: Yes, this is possible. It will be considered as an option in their proposal.

20. Can a swim platform be added at the end of each dock?

ANSWER: The CdA Tribe is most likely to approve the exact replacement of the current dock configuration. Adding a swim platform at the end of the docks would be a deviation from replacing the exact footprint of the existing docks. We will discuss this possible change with the dock builder and the Tribe.

UPDATED ANSWER FROM HDB MARINE: Swim docks at the end of each series of docks will be incorporated into the design to be presented to the CdA Tribe. Verbally, the Tribe seems open to changes in the docks as long as there's no additional slips added to the total number.

21. Can jet ski docks be added close to shore?

ANSWER 1: Unlikely. This would be a change that would not be allowed by the Tribe in replacing the current dock configuration since it is adding slips.

ANSWER 2: No. The tribe has verbally indicated to HDB that they are open to replacing exactly the number of slips currently in place. That is, one lot for one slip. If jet ski docks are wanted then other slips would have to be eliminated. Most likely this is not an acceptable alternative for the CdA Tribe.

22. Can slips be made longer than 20 feet?

ANSWER: We will discuss this possibility with the dock designer and the CdA Tribe. This is a deviation from the original footprint of our existing docks. Space between docks are already tight for many member's boats. Making the waterway even narrower than they currently are would create docking issues. Our current footprint on the water from side to side cannot increase without encroaching on our neighbors property.

UPDATED ANSWER FROM HDB MARINE: The Tribe verbally reviewed modifications that we would like to incorporate into new docks. As long as we do not increase the number of slips they verbally expressed agreement with the following:

Two strings of docks instead of three.

Eliminate C Dock and add slips to the end of A and B dock.

Instead of the current 10 by 20 slip size, increase to 10 by 24

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23. Should slips have a V at the front or should they be square? If V was installed does it limit the types of boats that may fit in slips?

ANSWER: The traditional V front has been used for decades based on V shaped boat hulls that have been the predominant boat design. Increasingly popular pontoon boats could better use a square front. Depending on recommendations by the dock designer the most likely result will be V fronts with the possibility of temporary filling in the V on a slip by slip basis.

ANSWER 2: Most likely V fronts will be designed with an optional “fill in” piece for those who want a flat front.

24. How much electrical should be installed?

ANSWER 1: Since this will be a new installation, all electrical will be to Kootenai County code for electrical in the proximity of the water. This is expected to be a substantial additional cost added to the basic docks. It may include night lights on pilings and electrical pedestal plugs for every two boats. It may require new wiring from the road. Some dock boxes incorporate lighting. All of this will be determined at the design level and presented to the membership.

ANSWER 2: If electrical was not installed there are options for solar lights for nighttime safety at a lower cost than a full electrical system.

25. Electrical pedestal at each slip?

ANSWER: The dock designer will give us recommendations on how often an electrical pedestal should be installed. It possibly could be one pedestal for two boats. Or, lighting can be included in a dock box installation.

26. Should slip covers be uniform and installed as part of the project?

ANSWER: Yes, uniform slip covers will be part of the installation. The Tribe wants slip covers that are earth tones.

27. How would slip covers be managed and who would install covers annually?

ANSWER 1: The HOA across the lake has HDB install and take down the slip covers each year. Most likely we'll have a outside contractor like HDB to do this annual job. Annual membership dues would be used to fund this annual expense.

ANSWER 2: It is possible to have HPOA members install all slip covers, but this would need to be a large coordinated effort in the spring and fall which may not be practical.

ANSWER FROM HDB MARINE: HDB offers a bi-annual service to put up and take down the fabric tarps.

28. Should uniform dock boxes be installed as part of the project?

ANSWER: This will be an accessory that will be addressed simultaneously with the dock project so that we can determine the cost/benefit. Uniform dock boxes for all slips would enhance the aesthetics but increase overall cost.

ANSWER FROM HDB MARINE: Yes, this is a nice option for storage and could also include power if desired.

29. How about making each slip two boats wide with each finger a little wider to save costs?

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ANSWER: This is done to save costs in some boat marinas. However the likelihood of boats colliding with each other is increased. We will address this further in the dock design phase.

FINAL ANSWER: No.

30. What cover options are available and how does this impact costs?

ANSWER: to be determined by dock designer. This will be included as a option in the design proposal.

ANSWER FROM HDB MARINE: How long do uniform slip covers last? The Sunbrella fabric with Lifetime thread lasts 10-15 years with proper storage and maintenance, and the galvanized slipcover frames will last the lifetime of the dock.

31. Asked of HDB Marine: Any changes in the dock design that would facilitate current boat design?

The two best things you could do for current boat design are to increase the sizes of the slips and widen the fairway distance between docks. These changes, along with an overall larger dock, would help with the new, larger boats. We will have to keep the design within what we believe may be permissible with the Tribe. Taking out the v's or making them smaller to keep the strength while still providing parking for pontoon boats would be great. These v sections could also be removed or added at anytime.

32. Over all conclusions from HDB Marine:

I think a good way to work forward with this project is to come up with two design options to present to the Tribe. Depending on what the Tribe is willing to permit, we may have to bring the project back closer to what you have, but I think it's worth asking and having a starting point. We have included an estimate to start the design and permitting process. If you'd like to move forward, please let us know.

We look forward to working with you, Your Harrison Dock Builder Team

COMMENT: HPOA has asked HDB to prepare a design proposal with all of the desired changes and modifications as our first choice to be presented to the CdA Tribe.

COMMENT FROM HDB MARINE AFTER CONSULTING WITH CDA TRIBE ABOUT INITIAL DESIGN:

The CdA Tribe verbally agreed with a series of docks in two fingers. Their main concern was that no lot has two slips and that the number of slips remain the same as before the new dock proposal.

Costs involved:

1. Have we received bids from more than one company?

ANSWER: Yes. HDB Marine and RnR Marine

Cost of docks themselves

ANSWER:

	Wood w/Trex	per slip	Poly floats w/Concrete	per slip
RnR Marine	\$881,000	\$10,500	\$1,034,000	\$12,300

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(Revised March 5, 2026)

HDB Marine	\$682,000	\$ 8,200	\$822,000	\$ 9,800
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2. Cost of additional metal pilings and moving the existing ones if necessary.

ANSWER FROM HDB MARINE: Yes, 90% of the time metal pilings can be retained for re-use.

3. Cost of electrical

ANSWER: a current guesstimate is: electrical pedestals \$50,000, electrical infrastructure \$50,000

4. Cost of slip covers

ANSWER: a current guesstimate is \$3,000 each times 84 slips or \$250,000

5. Cost of dock boxes

ANSWER: a current guesstimate is \$1,000 per box times 84 or \$80,000.

6. Tie down cleats

ANSWER: a current guesstimate is \$100 per slip or \$10,000.

7. Cost of wake barrier

ANSWER: We will ask this question of the dock designer. It's doubtful that the tribe will allow a wake barrier based on the close proximity of other dock owners on either side of our project.

ANSWER FROM HDB MARINE: We could definitely incorporate a wave attenuator at the end of each dock section. The wave attenuator would have to be built into the dock sections as I do not believe the Tribe would allow for a separate wave break.

8. Cost of swim platform

ANSWER: HDB MARINE has been asked to incorporate a swim platform at the end of each series of docks in their design and cost estimate.

9. Does the HPOA Board have a guesstimate on what each slip would cost?

ANSWER: We will be working on nailing this number down over the next months. The basic estimates are \$10,000 per slip. Then you need to add electricity, slip covers, dock boxes, piling changes etc that could easily add another \$5,000 to each slip cost. In total, members should expect an assessment of \$15,000 +/- . This will be fine tuned as we narrow down the parameters of the project.

Other Questions:

1. Will the CdA Tribe charge more on the annual fee for new docks?

ANSWER: NO. The current annual charge is \$550 + \$125 per slip. The Tribe can adjust this at any time. An adjustment would apply to all docks on the south end of CdA Lake.

2. Will the CdA Tribe charge an up-front one time fee for the project?

ANSWER: Yes. One time application fee of \$500.

3. How long will wood docks last compared to metal/concrete docks?

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ANSWER: Cedar logs in water last about 25 years although many of us know of cedar logs that have lasted a lot longer than that. Poly floats with metal frames and concrete tops should last 50 years.

ANSWER FROM HDB MARINE: Log docks have a 25 to 30-year lifespan; whereas the steel truss polyfloat docks with concrete decking have a 30 to 50-year lifespan.

4. Does HDB charge extra for dock design?

ANSWER FROM HDB MARINE: We charge separately for design and permitting. The design fees would be credited to the overall project if HDB were to be awarded the replacement/improvement contract.

ANSWER 1: HPOA has signed a design contract with HDB Marine for \$5,820 with all but \$1,500 to be applied against the contract if we go ahead with HDB as the contractor.

5. Does HDB charge separately for the tribal permit process:

ANSWER: Yes, permit preparation for a Community encroachment is \$1,500, which does not include agency fees or any design fees. Normally, the permitting and the design fees are paired together.

6. Are there different grades of poly floats and infrastructure?

ANSWER FROM HDB MARINE: Most polyfloats are similar in price and quality. There are, however, some that don't meet normal specs required by the Tribe and other agencies. Most dock builders would not use these. The trusses or infrastructure vary greatly, with different sizes, thicknesses, and designs. This is the area that is most important in choosing a dock for functionality and longevity. The construction of the truss frames are a very critical part of the infrastructure.

ANSWER 2 FROM HDB MARINE: What dock material withstands wave action the best?

I would have to say the cedar logs handle waves the best because of their mass, followed by steel truss docks with concrete decking for the same reason, higher mass than the steel truss with composite decking.

Financing:

Cost per Lot:

1. Detail the process of computing the cost per lot.

ANSWER: The total cost of the dock replacement will be divided by the total slips to arrive at the cost per slip.

2. What is the total number of lots to divide into the total cost?

ANSWER: Currently 84 lots are assigned a boat slip per our CC&Rs

3. How will the two remaining developer lots be included in the computation?

ANSWER: Pat Harmon has two remaining developer lots located on Conkling Park Road. Per the CC&R's developer lots pay any assessment assessed on a per lot basis only when the