



# Harbor Pointer June Q 2018

Please pardon the late edition for this 2<sup>nd</sup> Quarter Newsletter. However, it is still filled with important updates to keep you informed of what's happening in your community!

This edition is a joint effort by Your Editor in Chief – Mr. Tom Creecy and his side-kick CAM-Doreen Horvath

## HAPPENINGS

## HIGHLIGHTS

**Neighbor to Neighbor courtesy will go a long way! As we all pretty much learned in kindergarten, “treat others as you would want them to treat you” ...will go a long way in making for a happy and friendly neighborhood.**

The Harbor Pointe Board of Directors decided not to act upon a suggestion that draconian controls be put in place to solve two ongoing problems. Instead, the Board decided to bring the problem to You, The People, for a more benign resolution.

**PROBLEM 1: HANDICAP PARKING.** As we ALL know, Harbor Pointe has limited parking in general, as well as small number of Handicapped Parking slots, combined with a rather mature population. The Board has added some handicapped slots over the last few years, but we could always use more.

**Solution to problem: If your family has one person with ADA Decal(s) and multiple cars, PLEASE utilize only one in handicap parking. Also, IF you do have two individuals with handicap placards – IF YOU WILL NOT monopolize handicap spots as your personally dedicated parking spot(s) but allow for other Residents with handicap parking tags to utilize the spots as well from time to time this will go far to build good-will with your neighbors.**

And If this solution doesn't work, the Board will have to pass a complex, and onerous set of rules to help alleviate parking issues.



shutterstock - 227012824

**PROBLEM 2: ELECTRICAL USAGE IN PRIVATE GARAGES.** The garages were built with the idea that The People would use electric within their garage occasionally, and operate low-draw things like, you know, maybe a 3-amp battery charger to keep the starter battery up on the family bus during the snowbird migration north. The outlets were never intended for full time usage by individuals to run freezers, refrigerators, golf carts, etc. That would mean causing your personal power usage to be financially supported by the Association (aka ALL Owners) since it is the “Association” that pays the power bill for the garages. To date, the amount we pay has been nominal.



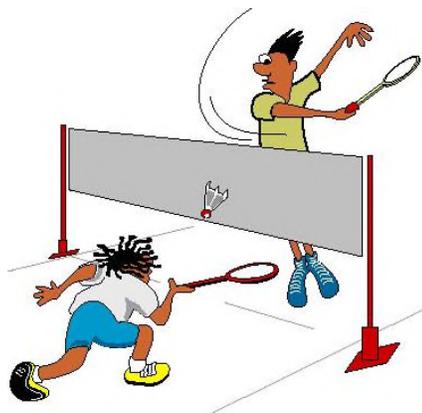
**FPL**

Consider the scenario, that everyone buys an electric car that will plug into 110V. For “only” \$1.95 per night, you can drive electric around town with a 30-mile range. Problem: Multiply \$1.95 X 365 days X 210 apartments, and if we all did that, it would add approximately \$150,000 per year to the Owners/Association power bill.

Solution to Problem: PLEASE, do not plug in a freezer or refrigerator into your private garage. Do not plug in an electric car or a golf cart, or any other high and semi-permanent power-draw item. If you feel you MUST plug in something that takes a lot of power, please contact the Harbor Pointe office to learn how to have an electric meter installed in the garage—at your expense, or how power for a specific appliance like a freezer can be billed to you on an annual basis. **PLEASE NOTE: The Association / Management will be conducting Garage Inspections within the next month to determine any violations of excessive electrical use in the garages.**

Folks, the alternative to our solving our own problems through neighborly consideration VS complex rules and laws that will end up exhausting the Board and making everyone angry. Please do your bit to play fair and remember to be a good neighbor, treating others as you would want to be treated. The Golden Rule always applies, and makes for a fair and friendly neighborhood to enjoy living in.

Thank You from Your Board of Directors & Management Team



**CALLING ALL PICKLE BALL ENTHUSIASTS** ..... did you notice the new yellow lines on the tennis courts? They are there just for YOU to take up the sport of Pickle Ball! You can play tennis or pickle ball now on the tennis courts, so join up with your neighbor(s) and take up a fun new sport! Some folks have already asked if anyone else is interested in playing???

For Game Rules stop by the office!



## THE DOCK Construction begins

Editorial: Tom Crecy / Doreen Horvath

Alert residents have remarked that our dock suffered some – no, turns out severe - damage by Hurricane Irma visiting us. This was brought early-on to the Board's attention. The Board has been working on this with the insurance company, various permitting authorities, the builders to bid the rebuild, various hired engineers as well as our very own resident Engineer experts - since about a day after the disaster in one aspect or another. It's been

approximately 9 months to 'give birth' to a reconstruction project finally, and we couldn't be more-happy to finally get started this past couple of weeks.

Construction on the completely new replacement dock began early this month —we were waiting on the final approval by Army Corps of Engineers for permitting. We are putting back the SAME footprint of the original dock.

The repair of the dock was awarded to a structural dock builder, and an electrical/plumbing contractor. The total cost of construction will be a whopping \$1,115,000 plus approximately \$ 35,000 in Engineering fees and Private Adjuster costs. Happily, with our combined insurance settlement (seeking at least \$750K) and the available Marina Reserve Funds (at Dec. 2018 which is approximately \$ 445K) we will be able to cover this reconstruction project without ANY special Assessments to the owners. This is the good news on the dock rebuild!



WE also want to give a big **Shout Out THANK YOU** to one of our very own Owner-resident Engineering Advisor to the Board, **Mr. Don Owen** for his tireless efforts to assist and guide the Board on many issues with the rebuild. He is also instrumental in recouping monies, by coordinating the Copper Salvaging project with the demo of the marina. Don collected our first check of \$ 7,700+ to Harbor Pointe already, and anticipates up to \$20,000 + as the dock is taken apart and the rest of the copper pulled to be salvaged.

A big THANK YOU to Don on behalf of the Board & Owners at Harbor Pointe

**The big surprise – as it turns out –** since our dock was built in 2006 upon many already-present concrete pillars, some of which may date from the 1940's—we're not sure. Unfortunately, salt water and the damage to the pillars from Irma's wracking much of the main dock off of the pilings have made them unsuitable for continued use, neither financially feasible nor structurally guaranteed. The cost of restoring the damaged tops as structural sound would be not only cost prohibitive, but NOT the soundest way to put a whole new super structure on top of them with any firm guarantee of their future strength and stability, according to the engineer and dock builder.

Instead, the decision was made to support the new dock and utilities on 173 new wooden pillars, which will be encased in plastic and bracketed by stainless clamps. Of course, this will ALL be done within the original footprint

of the marina as required by the permitting agencies involved. The estimated lifespan for this new piling system is about 25 years, and the new Fiber grate deck on the main docks for even much longer.

The existing concrete pillars will be left in place and will undergo minor repair to retard the ongoing deterioration to a slower rate, but their function will primarily be limited to holding up the existing wave attenuator system.

The dock surface, formerly of wood, will be of a fiberglass product that resists sun and salt better than wood, and that presents a deck surface that is about 40% open. The open configuration will make the new surface more storm resistant and should also make the surface more nearly self-cleaning.

Unfortunately, increased costs and limited funds dictate that the “fingers” that go to the individual slips will continue to be made of wood. But many docks in Florida are built this way—probably for the same reason, and they look pretty good. The limited wood surface will require periodic maintenance, which can be paid for in future years out of the reserve fund.

## **INSURANCE WOES! OH NO!**

The Board Meeting on June 25<sup>th</sup> included meeting with Phil Masi – our recently re-appointed Agent of Record (he was the original Agent to set us up with Brown & Brown years ago but had left that agency), whose renewal presentation option for the buildings and property was accepted by the Board by a unanimous vote.



The Good News is that CONDO insurance will cost approximately the same as in years past, and offers comparable coverage, with even some improvements in coverages. The bad news however....is that the dock coverage will go up substantially due to not only our claim with IRMA but to the entire industry claims for Hurricane Irma on docks. The initial increased cost estimate is about 4x the Approximately \$ 28,000 premium we had been paying on the marina, which includes increasing the Coverage Limits, can take the new premium as high as \$ 105,000.

Our agent is looking into some other options for us presently. For the present though, the Board has decided on taking out the Builder’s Risk policy to cover us for the entire period of construction at a cost of approximately \$ 10,000, giving us time to look into all the options for regular coverage at the completion of construction – which will probably be sometime in October this year.

**NOTICE: UP-N-COMING BUDGET MEETINGS:** If you want to have input, please plan on attending one of the August or September meetings to discuss, revise and set budget figures because by the October meeting, the Board is pretty much just putting all that planning and hard work into its final budget form for approval. Meetings to be held in the clubhouse.

- |                                      |   |   |
|--------------------------------------|---|---|
| <b>Budget Planning Workshop</b>      | – | <b><u>August 23<sup>rd</sup> Thursday at 2PM</u></b>        |
| <b>Budget Detail Review Workshop</b> | – | <b><u>September 27<sup>th</sup> Thursday at 5:30 PM</u></b> |
| <b>Final Approval Budget Meeting</b> | – | <b><u>October 24<sup>th</sup> WEDNESDAY at 6:30 PM</u></b>  |

