

Harbor Cove Resident Owned Community Inc.
Board of Directors meeting, October 30, 2020
Approved Minutes

Meeting was called to order at 9:07 AM by Pres. Matteson. Attending the meeting were board members David Garman, Jill Girard, Thomas Furphy, Linda Kusior, Sharon Vandemark, Jim Dietz, Mark McGrath, Diane Matteson, and Jane Haynes. There was a quorum

A motion was made by director McGrath to approve the minutes of September 25, 2020 as presented. Second by director Furphy. Question was called the motion passed unanimously.

Volunteer Lorraine Westerberg reported that 62 residents had signed in to attend the meeting.

Pres. comments – Diane Matteson – the Pres. commented about the ongoing negotiations for bulk cable. There has been a slight amount of progress with Frontier and we are hopeful for a six-month extension. The committee composed of Robert Wilson, Mel Sanofsky , Pres. Matteson and manager Fastiggi are earnestly working toward a solution.

The next open forum for residents is scheduled at November 11 at 1 PM. The first portion of the meeting will be for residents who wish to make inquiries of the proposed 2021 budget. The 2021 budget is scheduled to be mailed out next week. After the session regarding the budget the open forum will continue in its normal format.

Our bookkeeper Vicky Lawrence has been diligently working to set up our next board meeting through a Zoom conference. Vicky spoke about the setup process and that the community members who wish to participate will be emailed instructions on how to join in the conference call. An access code will be sent to shareholders so it is necessary that the office has your email address on file.

The president noted there were five activity requests for facility use. Those who use the N. Recreation Ctr. for classes have completed a form detailing the steps to be taken to maintain a Covid free environment.

The following requests were considered:

1. Harbor Cove Singles has requested permission to resume activity in the recreation hall on the first Wednesday of each month and the fourth Friday of each month. On Wednesdays they would meet 4 PM to 5 PM and Fridays from 4 PM to 6 PM. A motion was made by director McGrath, second by director Vandemark to approve the singles activity in the clubhouse, second floor only. Vote was called and the motion passed unanimously.
2. Water volleyball would like to resume their schedule using the lap pool on Wednesdays, Saturdays and Sundays. Discussion was held regarding their hours of use which have been 11 AM to 1 PM as well as 11 AM to 12 noon. Motion was made by director Kusior, second by director Vandemark to approve water volleyball. Discussion followed. Director Furphy commented that if people are using the pool they should not be forced to get out. Director Girard stressed the importance of social distancing even in the pool environment. Director Furphy questioned the timing to be utilized. Director Dietz noted that water volleyball has always been a six person sport. Pres. Matteson suggested that if more than six participants show up no more than six should be in the pool. Director Haynes question the timing for water aerobics as it may be in conflict with volleyball. Resident Bonnie Erfourth noted that water aerobics runs from 9:30 to 10:30 AM so that would be no time conflict. Director Vandemark commented that if water aerobics had two hours volleyball should have two hours. Resident Erfourth who coordinates the water aerobics noted that they prefer 12 people in the pool area at one time rather than two classes. Director Vandemark question the time and the number of persons.

The motion was withdrawn and rephrased as follows: allow water volleyball during specific times on Wednesday, Saturday, and Sunday with a maximum of six players, three on each side, one hour maximum, from 11 AM to 12 Noon. Director McGrath noted that there should be a waiver for those who participate. Director Furphy suggested that group activity should not be split into two shifts, rather one time set aside for the entire group. Director Girard noted that Covid numbers are increasing daily. Pres. Matteson noted that we have two active cases this week and it may well be cases where people do not report it to the office. The question was called regarding water volleyball on Wednesday, Saturday, and Sunday with a maximum six participants at a time. The vote was in favor: Haynes, Vandemark, Kusior, McGrath, Garman, Dietz. Opposed were directors Girard, Furphy, and Matteson. The motion passed 6 to 3.

3. Sunday night music requested permission to resume activities. A motion made by director Dietz, seconded by director Garman to allow Sunday night music in the hospitality room from 6:30 PM to 9 PM. Discussion followed. Director McGrath would support it but would not support it with a no limit policy. Pres. Matteson pointed out that activity should be for residents only and that no outsiders shall be permitted. She noted that the room capacity is 49 with the wall closed and 89 if the wall were left open. Director Dietz suggested a maximum of 20 people be permitted from 6:30 PM to 9 PM. Based on that limitation, the question was called. There were 8 directors in favor and director Girard opposing. The motion passed.

4. The Writers Group requested permission to resume meeting on Thursdays at 1 PM. The group would normally meet in one of the conference rooms in the office. Resident Bonnie Erfourth spoke on behalf of the group and noted that there are 4 to 6 people now attending and they had been using the outdoor patio area of the clubhouse. She noted that the day before this meeting they met in the North rec with five people in attendance. She stated that they would expect two to three more people attending and expects that attendance will eventually go up to 10 persons. She questioned if there were under 10 persons could they meet in the hospitality room. Motion made by Linda Kusior, second by Mark McGrath, to permit the Writers Club to meet Thursdays from 1 to 2 PM and Tuesday evenings from 7 to 8 PM in the rec hall computer room. Question was called the motion passed unanimously to allow the writers group to resume activity in the computer room.

5. The cribbage players requested resumption of their activities. They normally meet on Tuesdays at 6:30 PM in the rec call with anywhere from 8 to 40 people. Motion by director Kusior, second by director McGrath to allowed cribbage to use the rec hall on Tuesdays. Discussion followed director McGrath inquired about social distancing when playing cards as well as sanitizing procedures. Director Furphy felt that the interaction would be too close for proper protection. Director Girard expressed the same sentiment. The vote was called and the results were as follows: in favor none. Opposed all nine directors were unanimous in their opposition. The motion failed to pass.

Director Dietz motioned that a group meeting could meet upstairs in the rec call not to exceed 30 persons and for residents only. Second by director

Kusior. Discussion continued. Director Girard preferred not more than 20 people participating at a time. Director Furphy felt card games should be prohibited this time. Resident Steve Spahr commented on the number of people attending the board meeting as respects social distancing. Director McGrath commented that Covid prevention procedures are being reviewed on an ongoing basis but that the numbers statewide are not going well. Director Furphy commented that there are 65 residents here but he is also concerned about the other 1400 residents of the community not in attendance who may not want to see such wide exposure. Director Kusior expressed that state guidelines vary depending on where you go for your test. Director Girard commented that Florida is a second worst state in the country and the numbers continue to go up. Resident Bob Smith questioned how many new cases in the last 14 days and answered his own question saying that there are 33 in North Port. Director Furphy's spouse works at Sarasota hospital. He noted that there are now 35 cases in the hospital of which 10 are in the ICU unit. He noted that as an over 55 community, our residents are more susceptible than adults in their 30s. Director Dietz restated his motion, which was to allow a group meeting the rec call up to 30 people. The vote was called the vote was 8 in favor, with director Girard opposed. The motion passed

6. Discussion was held regarding the hot tub capacity. By state law the capacity is 10 persons. At present the Harbor Cove limit is two persons at a time. A motion by director Dietz, second by director Garman to increase use to four persons. Director McGrath noted that this increase would increase the overall capacity in the pool area, currently at 24, to 26 overall. Question was called and the vote was unanimous in favor 9 to 0, to allow up to four persons at a time to share the hot tub spa.

Treas.'s report, Mark McGrath – Treas. report on the financial condition of Harbor Cove in terms of its balance, the segregation of those funds and the existing mortgage with Centennial Bank. He noted that the Centennial mortgage is a balloon mortgage coming to at the end of 10 years from our generation and at that time would have a balance of approximately \$645,000. Further he stated by prepaying the mortgage approximate \$75,000 a year at completion of the 10th year there would be no balloon because the mortgage will be paid in full.

Manager's report: The manager's report was read by the manager and is annexed to these minutes. In the report, the manager requested funding for paving repairs

to the upper section of Trailorama,. The motion was made by director Furphy, second by director McGrath to appropriate a not to exceed sum of \$23,000 for repairs to trailer,. Question was called, the vote was unanimous in favor.

Treas. Mark McGrath reported on the 2021 budget process and that the budget is going to be mailed shortly. He explained that Harbor Cove operates just like your home does and detailed income section, the expense section and the Harbor Cove real estate section of the budget. He would not comment on the shareholder rate for next year, stating that he preferred leave it as a surprise.

Compound committee, Alan Westerberg- committee member Westerberg reported on the condition of the compound, noting that is well mowed and that residents should not choose any empty spot when they return to use as each spot is assigned. He noted that there's been an increase in large trailers and fifth wheel RVs which may result in reassignment parking areas. For example those have a small trailer would be asked to relocate from an area that could contain larger trailers. The objective is to keep the compound open to all so there may be some relocation to accommodate everyone. He noted that enclosed box trailers are kept to 15% of the total number of spaces, there are 35 approved at present and there is one resident with a box trailer on a waiting list. He noted that there are a couple of derelict boats and that one in particular which title has passed to the Association should be auctioned off in January or February when the population is at its peak.

Beautification Committee, Teri Engelgau- Committee Chair Teri explained how her committee worked with 25 members divided into two groups. She noted that the home of the month has been awarded for November. In December the plan was to have every resident here be home of the month. She is still working with our sales agent to assist home sales by sprucing up those homes that could use some additional landscape work. She noted that for residents who wish to order name signs the cost is \$35 and she said currently has five people on the waiting list but needs to do a minimum order of 10 so she encourages others who may want a sign to order at this time. She commented that it was unfortunate the wellness committee has folded for lack of committee participation and has that if you see a neighbor that needs help keeping up with their property for residents to contact the office or her for an offer of assistance to clean up the exterior of their home.

Teri commented that our maintenance staff David, Larry, and Carolyn are doing an outstanding job in the recent mulch work on Blackburn Boulevard looks

beautiful. In response to a question by director Matteson, Terry noted that she had gotten estimates last year to redo the entry sign from one person because a second person never showed up. She noted that until the site is opened up to compare its present wiring circuits there is no way to know going forward with lighting system would work best in the sign at the entrance to Harbor Cove.

Compliance committee, Jim Dietz – director Dietz noted that last month 75 first notification letters were sent out to residents regarding the condition of property. In addition 35 residents will be getting a second notice letter. This month, 95 people are getting a first letter regarding the condition of their property. He noted that five residents who failed to take any action at all to improve their property are being referred to the Harbor Cove Fining aCommittee for their failure to take action. Teri Engelgau commented that the beautification committee would be willing to help those who have extenuating circumstances but that it would not be fair to help those who are simply negligent in maintaining their home. Director Dietz agreed, saying that it would not be fair to help those who don't plan to return for two months and do nothing until they return.

Director Dietz encouraged people to walk around the sides and back of their home to check its condition.

New business:

RFA 20 – 036, tree removal Shirley McKelvie- requested permission to remove two oak trees on either side of her home. Director Kusior made a motion to allow for the tree removal. Second by director Dietz. Discussion followed. Director Haynes commented that the county has pretty strict rules for tree removal. Director McGrath commented that the trees are healthy oaks. Director Dietz inquired about the possibility of a homeowner cutting the roots back so as not to cause damage to her driveway. The homeowner agreed that she would check with the landscaping contractor about trimming the roots and return to the board next month (November) with her findings. At this point director Kusior amended her motion to allow for cutting of the roots. Second by director Dietz. Subsequently the motion was withdrawn and the matter will be on the November agenda.

RFA 20 – 037, Thanksgiving dinner, Linda Kusior – a motion made by director Kusior, second by director Vandemark to allow for Thanksgiving dinner in the clubhouse on November 26. Discussion followed director Kusior noted that if this is approved she would provide additional information to incorporate covert

restrictions by the November board meeting. Director Furphy question projections for the number of attendees? Director Kusior noted that used to be 100 or more. She plan to start ticket sales on November 10.. Further tables would be set up to allow for up to 12 if they all know each other. Director Girard noted that in the past groups have been allowed for up to 30 people. A poll of those present, over 60 persons, was taken to see how many would consider attending. No one in the audience raised their hands. Director Girard noted that restaurants are closing again, and the boat club canceled its events. Director Haynes noted that over 1000 restaurants have closed in Michigan and that the state has no restrictions requiring names and phone numbers for people who attend. Pres. Matteson noted that Christmas light installation, traditionally done by the boat club has been canceled for this winter due to Covid. The motion on the floor was to allow dinner for up to 75 persons. The vote was called the results are as follows: in favor director Kusior opposed all others. The motion fails one – eight.

Director Kusior made a motion that RFA 20 – 037 is canceled for dinner in the clubhouse and to allow for delivery of Thanksgiving meals to residents instead.. Second by director Dietz. Question was called the vote was nine in favor, zero opposed. The motion carries.

RFA 20 – 038, updated clubhouse regulations for use. A motion by director Girard, second by director McGrath, to approve the updated clubhouse use regulations. There was no discussion the vote was called and the results were nine in favor and no opposed. The motion carries

RFA 20 – 039, evening Halloween party, Barbara Diccio - request was for a Halloween party to be held on Saturday, October 31 from 6 PM to 10 PM including the clubhouse patio, hospitality room, and billiard room. A motion by director Vandemark, second by director Kusior to approve. Discussion followed. Director Furphy was not in favor of it. Director Girard felt that it was not the right time. Resident Susan Gaines, cosponsor noted that they would like to have people on the docks or boats as an option for those who are uncomfortable to be close, comparing it to a grassy knoll area. Director Vandemark question how many tickets have been sold so far and the preferred locations of the ticketholders? Barbara responded that 23 were sold and that all requested the patio location. Director Girard commented that 23 people is not a large attendance. Pres. Matteson was concerned that if they go up to 75 people the patio area could not contain all and maintain social distancing. She noted that with just 23 ticket sales at present she was more inclined to be in favor. Director Furphy noted that the party must be under control for numbers and social distancing. Director

Vandemark suggested that limit of 48 participants as mapped out in the RFA would be acceptable for the outdoor area. Director Dietz question how this could be an outdoor facility only. Director Girard question how the social distancing could be controlled. Director Vandemark amended her motion to approval for outside only the maximum 48 people for both dates requested, October 31 and November 14 additional date requested. Second by director Kusior.

Resident Diccico read a short piece on disease and living. Director Furphy noted that as an over 55 community we are the most susceptible group for Covid 19 and the board represents not only the people who are here but the people who are not here. Director Girard commented that on request approve begets another and suggested that approval be delayed until there's a vaccine for the disease. Resident Dick Del Rossi commented on the spreading of Covid inquired about contractors who work in the community not being tested. He felt the party should be allowed. He question about the upcoming election and in response Pres. Matteson noted that the County controls the district is Harbor Cove. Mr. Del Rossi encourage the acceptance of the proposal. Resident Bonnie Erfourth commented that the presenters did a good job in their planning and presentation.

For the sake of those present the motion was restated to allow the October 31 and November 14 dates on the patio with a limit of 48 persons. Director Haynes felt that there should be a separate vote for each day requested. The question was called on the outstanding motion and the results were seven in favor, and directors Furphy and Girard opposed. The motion carries 7 to 2.

RFA 20 – 040, election calendar, motion by director McGrath, second by director Furphy to approve the election calendar as presented in anticipation of the 2021 annual meeting. Question was called the vote was unanimous in favor. The motion carried.

RFA 20 – 041, appointment of election chairman, Linda Kusior – motion by director Kusior, second by director Vandemark to appoint Mary Jo Lockwood as chairperson of the election committee for the annual meeting take place in January 2021. There was no discussion. Question was called and the motion passed unanimously in favor.

RFA 20 – 042, relocation of the office, Gilles Girard – the request was withdrawn and referred instead to the long-range planning committee. No action was taken.

RFA 20 – 043, incremental increase in the number persons allowed in the pool for morning exercise, Bonnie Erfourth – Newly returning residents who wish to partake in the morning water aerobics resident. Mrs Erfourth has requested an increase to 12 persons who can participate. Director Dietz made a motion, second by director Kusior to increase a participant level to 12 persons. Discussion followed director McGrath will inquired about the possibility of running two sessions or to keep just one session. Director Vandemark inquired if this will increase the overall pool access. In response director Dietz said, no. Question was called to allow up to 12 persons participating. The vote was unanimous in favor, the motion carried.

RFA 20 – 044, expansion of the approved Harbor Cove driveway color palette. Motion by director Vandemark, second by director McGrath to table this RFA until the November 20 meeting. Question was called and the motion passes unanimously. The RFA is tabled.

RFA 20 – 045, request for approval of riprap or seawall installation at the waterside perimeter of 371 Trailorama. The manager provided multiple bids of configuration options for riprap or seawall around the perimeter of 371 Trailorama. The motion by director Girard, second by director McGrath to approve rip rap around the waterside perimeter of 371 Trailorama, at a cost not to exceed \$40,000 using A U E Construction Group. Question was called and the vote was unanimous in favor. Motion carried.

RFA 20 – 046, approval of the report of the Harbor Cove Budget Committee to mail out as the 2021 proposed operating budget to shareholders. The motion by director Kusior, second by director McGrath was made. There was no discussion the vote was unanimous in favor. The motion carried.

RFA 20 – 047, referral of a resident to the fining committee for violations and to implement a fine of \$100 for each of the violations cited, director McGrath – motion was made by director McGrath, second by director Furphy to refer resident for two rules infractions of key card use and allowing guests into amenities when outside guests are prohibited due to Covid. Discussion followed. Director Haynes felt that the findings were in order for people who violate the rules. Director McGrath noted the resident was present. The resident came forth to the podium noted that his guest was approved. Pres. Matteson explained how the referral process worked which include two weeks of quarantine. The question was called and the vote was unanimous in favor of referral for fine and a fine of \$100 per violation. There was no opposition. The motion carried.

RFA 20 – 048, referral of noncompliant residents for failure to maintain their properties, Jim Dietz –director Dietz made a motion to referred the five property owners to the Fining Committee for fine of up to \$100 per day, second by director Vandemark. The vote was called the motion passed unanimously. There was no opposition. The motion carried.

RFA 20 – 049, request for approval of the boat club fleamarket to be held on November 7, 2020 in the storage compound, Doug Shearer - motion by director Girard, second by director Dietz to allow the outdoor flea market in the compound. Discussion followed. Pres. Matteson requested the inclusion of yard sales for that day. Director Kusior question whether would include outside people and signage at the road? Director Dietz commented that it should be limited to residents only. Director Girard noted that fleamarket attracts lots of people.

During the discussion resident Jim Crosby requested to know is outsiders are voting in the election next Tuesday. In response Pres. Matteson commented that it is just our precinct for voting, unlike the primary when our Precinct 335 was combined with Precinct 333 due to a lack of volunteers. Resident Steve Spahr requested that carport sales be included as well from 8 AM to 12 noon. Director Vandemark commented that the electric sign and Harbor Cove, in-house channel can be used to advertise these functions which will restrict them to our community. Director Dietz reiterated that the sale should be restricted to residents of our community. Resident Steve Spahr noted that the proceeds from the fleamarket are used to buy the lighting in Harbor Cove for Christmas time. He questioned whether signboards can be used at the entrance. In response director Dietz said signboards could be inside the community with no signs outside of the community on the road. Question was called and the vote was eight in favor to allow the flea market with one opposition, director Girard. The motion carried.

Other business:

Is discussion among board members regarding recommendations from our attorney for a waiver from those who use the amenities and facilities. Pres. Matteson requested that the coordinators of the various committees stop by the office to pick up waivers for their group members. Waivers should be completed by those attending be October 31 and November 14 social events.

Director McGrath commented that additional funds were set aside in the budget for cleaning supplies. Director Dietz inquired about our new employee working in maintenance. Pres. Matteson noted that she started work with us in May.

Being no further business, the meeting was adjourned at 12:16 PM.

Respectfully submitted,

Thomas Fastiggi
Assistant Secretary