Harbor Pointe Condominium Association

Board Meeting Minutes - Kelly Sprague

Date: June 2, 2026
Time: 6:00 PM
Location: Harbor Pointe Clubhouse

Board Members Present

- Kelly Sprague (secretary)
- Karl – (president)
- Jay Esposito – (vice president)
- Jim Williams (Treasurer)
- Amika Baichoo (Proactive Property Manager)

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1. Call to Order

Meeting called to order.

2. Roll Call

Quorum confirmed.

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3. Treasurer's Report

Treasurer Update

Jim Williams reported on his recent meetings with Proactive Property Management and shared positive feedback regarding the collaboration and financial review process.

Financial Discussion

Topics reviewed included:

- Reserve funding strategy
- Investment opportunities
- Interest earnings on reserve funds
- Money Market account currently earning approximately 1.25%
- CD options reviewed with rates around 3.35% for a 5-month term

The Board agreed that while CD rates are attractive, additional review is needed regarding insurance obligations and cash requirements before moving reserve funds.

Financial Position

- Operating Cash Balance: Approximately $206,280
- Operating Fund is approximately $14,249 ahead of budget projections
- Reserve Balance: Approximately $235,000 (pooled reserves)

Aging Report

- Aging report reviewed
- No significant concerns noted

Motion

Treasurer's Report accepted and approved.

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4. Insurance Renewal

Renewal Update

- 2025-2026 Premium: $90,341.12
- 2026-2027 Premium: Approximately $63,000

Discussion

The Board noted a significant year-over-year savings of approximately $27,000.
Including Sinkhole coverage which was omitted in the past few years to save funds.

Discussion also included:

- Continuing to negotiate insurance terms annually
- Reviewing building valuations
- Understanding current replacement values and insured values

Notes

- Question raised regarding total insured building value
- Approximate insured value discussed: $5.5 million (to be verified)

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5. Elevator Discussion

Elevator Refurbishment

Discussion was held regarding future elevator refurbishment planning and budgeting.

Topics included:

- Long-term reserve planning
- Understanding major elevator system components
- Future capital expenditure needs

No action taken at this time.

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6. Landscape and Grounds

Current Landscaping Vendor

Board discussed continuing services with Steve and current landscaping team.

Positive feedback provided regarding reliability and responsiveness.

Landscape Concerns

Topics discussed:

- Palm tree health
- Fungus concerns
- Stink bug concerns
- Fertilization schedule
- Long-term landscape planning

Pest Control

Southern Care Lawn & Pest Control discussed as a resource for:

- Pest management
- Lawn treatment
- Palm tree fertilization

Budget Review

- Lawn Pest Control - budget: $4,500 annually
- Approximately $788 spent to date

Arborist Recommendation

Board agreed it would be beneficial to have a qualified arborist evaluate:

- Palm tree health
- Proper trimming schedule
- Fertilization recommendations
- Long-term tree management

Future Landscape Projects

Potential projects discussed:

- Cleanup around air conditioning units
- New bushes in rear common areas
- Quarter-by-quarter landscaping improvement plan
- Additional vendor bids

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7. Landscape Enhancement Proposal

Proposal

Proposal discussed for:

- Approximately 80 Viburnum shrubs
- Potentially 7-gallon size plantings
- 6 hibiscus red 7 gallon
- 10 arbor cola 7 gallons
- Plus 10 yards of crushed shell – 1,900.00

Discussion included:

- Placement
- Long-term appearance
- Timing of installation

Board discussed determining whether fall or spring would be the best planting season and updating of current proposal.

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8. Irrigation System

Discussion included:

- Irrigation coverage
- Sprinkler direction and efficiency (to protect air conditioners in the short term)
- Potential adjustments to improve coverage

Vendor rate:

- $85/hour
- No annual contract required

This is in progress.

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9. Pool Permit

Pool permit renewal complete.

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10. Cleaning Services

Current Service

- Monthly cleaning cost: $415 (coming twice per month)

Services include:

- Recreation room cleaning
- Bathroom cleaning
- Pool area facilities

- Furniture cleaning at pool

Window Cleaning

Additional proposal received:

- Window cleaning: $150

Board agreed to proceed with window cleaning.

Feedback from residents regarding cleaning services has been positive.

Karl confirmed we will move forward with this.

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11. Communications

Discussion regarding resident notifications and communication processes.

Board expressed interest in ensuring residents receive timely updates when projects and maintenance items are scheduled so they are aware of who is visiting the property that is outside of routine service providers.

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12. Open Forum

General discussion regarding:

- Ongoing property improvements
- Prioritization of future projects
- Budget planning
- Reserve planning

Action Items

Jim - Treasurer

- Follow up regarding fungus and chinch bug concerns
- Working with Southern Care (chinch bugs) & TJ Irrigation

- Call tree trimming company to get a quote on Palm trimming

Kelly - Secretary

- Prepare and distribute Board meeting minutes

Karl – President

Amika (Proactive)

- Distribute meeting notes and supporting documentation
- Call and schedule pool repair vendor to determine issues and report back

Board

- Verify current insured building value
- Research CD investment options and reserve fund opportunities
- Continue evaluation of elevator refurbishment planning
- Review Viburnum landscape proposal
- Evaluate irrigation adjustments and sprinkler coverage

On Deck / Future Discussion Items

1. Elevator refurbishment planning
2. Reserve investment strategy
3. Palm tree health and arborist recommendations
4. Rear landscape enhancement project
5. Viburnum installation proposal
6. Irrigation improvements
7. Building valuation review
8. Long-term capital improvement planning