

Harbour Front Villas II Annual Homeowners' Meeting

The 2023 Annual Homeowners Meeting was held on Saturday, October 14, 2023 at the Holiday Inn , 722 Highway 17, Little River, SC.

Call to Order:

The meeting was called to order at 9:00 am by President Dan Ostin who welcomed everyone in attendance.

Roll Call and Certification of Proxies:

Roll call and certification of proxies was attested to by Pam Bane. There were 14 Units represented in person and 23 units represented through proxy, for a total of 37. A quorum was established.

Approval of Minutes:

A motion was made by Larry Morina to accept the October 15, 2022 Annual Meeting Minutes as presented. Cindy Harrell seconded the Motion and it carried.

President's Report:

Dan Ostin thanked the Board members for the time put in on the Board. The Board thanked Sharon Simpson and Jim Capaldi for their hard work. We had a good year which was stated in the President's letter sent with the Formal Notice to all owners. We did the common upkeep, we received the engineer report to fix G building and checked on adding video surveillance to the property.

We are thinking of changing the pool to salt water. It is said to be easy on the eyes, clothing, machinery, and less costly to maintain. We are checking for the conversion & maintenance cost.

Dan stated that the Board has done a great job keeping things under budget. The three major items that increased on the budget are the cable, video surveillance and the insurance. The insurance is going to increase again from 10% to 40% but the companies have not decided yet. Instead of building in a number that we don't know, the billed cost of any insurance increase, when received, will be handled with a special assessment. We won't know until March or April what the renewal amount will be. The Reserves might be able to pay some of this. A slight increase may get us to the current price we're paying. Bobby Conklin noted that for the 2022 increase, the Board was able to absorb the increase. Pam Bane stated not just Harbour Front II is dealing with insurance increase in cost but it's present everywhere on the east coast.

Treasurer's Report:

Jim Capaldi stated everyone should be aware of the increased pricing for just about everything. The Board was able to keep the HOA fees as low as last year's for almost all costs. Insurance costs are the largest item in our budget and have continued to increase at a rate we were not expecting. In 2022 the insurance increased from \$2800 to \$10,500. The Video camera surveillance cost estimate is between \$400 to \$500. The cable has

increased up to \$6,458.00. We are paying less than what we used to pay in cable with the bulk agreement. Spectrum keeps having outages and the internet kicks off and on. The HOA fees currently are \$348.00 for the two bedrooms and \$444.00 for the 3 bedroom. In January 2024 the HOA fees will increase for the two bedrooms to \$439.00 and \$552.00 for the three bedrooms. We are raising the rates to compensate for the losses. The underwriters will not release the renewal rates until 7 to 10 days before the renewal. 40 % of insurance companies will not touch our property anymore. Owners feel that the government needs to get involved but nothing will change until the government does get involved and until it starts to affect the revenue, then they'll do something about it. Some areas will not issue flood coverage anywhere. A question was asked if the owners can self-insure each building if it came to it. Pam Bane stated that the HOA would have to have millions in the bank. Harbour Front II never had a claim. We get a base rate. The increase in HOA fees are only going up \$12 due to cable and video surveillance.

Dan Ostin stated that the security camera system will be installed in the parking lot, front entrance, back of units, the grounds and pool area. We'll be paying a monthly fee for equipment and monitoring. If we need to know anything going on, the video will show it. It's good to know who's hanging around the buildings for safety and security reasons.

All garbage cans are gone off the boardwalk. They were taken away and are using our dumpsters to discard their trash. The camera system has two different versions, digital savings of the footage or active monitoring for certain hours by a person. Owners are concerned about people looking into the 1st floor units. Sharon Simpson stated that signage should be placed to use as a deterrent.

Pam Bane stated owners can contact their office if they wish to obtain a financial statement at any time during the year. Minutes of Annual Meetings and a copy of the Master Deed and By-laws can be found on the website at www.scpaminc.com.

Election:

The Master Deed requires a minimum of three and a maximum of five officers. There are currently two (2) vacancies for the Board of Directors, for a three-year term. Jim Capaldi and Susan Debski submitted their names as Jim Capaldi term expires at today's meeting. Pam Bane opened the floor for nominations. Having no other nominees Jim Capaldi made a Motion to close the nominations. Larry Morina seconded the Motion and it carried. Sharon Simpson Cast one vote to accept both candidates to the Board of Directors by acclamation. Dan Ostin welcomed Jim Capaldi and Susan Debski to the Board. He also thanked Sharon Simpson for her time spent on the Board.

Old Business:

A question was asked if the owners needed to take pictures of people who were roaming around on the property that didn't belong there. It was determined that taking a picture was fine and noting the date and time and a description would be ok but no owners are to approach anyone directly. Pam Bane added if an owner sees someone who they think pose a threat or are suspicious, to call the police. The boardwalk is a public area and unrestricted.

There are still lawn care and sprinkler issues that need attention. Hemingway is aware and is working to get them corrected.

We will be getting video surveillance camera signs and private property signs.

There is some discussion taking place to look into putting up a fence behind Holiday Inn, HOA property and the parking lot.

The new netting for the fence around E building has been installed.

The Board along with the other Harbour Front Villa HOA's were going to get estimates for the parking lot resurfacing or sealing but they were not ready to do it at that time. They will let the HOA know when they are ready to go forward with the process.

The Board has yet to receive the engineering report for the corner of G building that was pulled apart. Owners stated that stuff is growing under the area that was torn apart. There were two different companies who did the work uncovering the problem area. We will ask pest control to spray that area for bugs. Dan Ostin stated that you could ask pest control to spray around the building at least for G Building. The building is not going to fall down because it's not a structural issue. Contractors will come back and finish the work but they are more apt to do the bigger jobs first.

The Board did not pressure wash the buildings this year.

There has been discussion of owners seeing palmetto bugs in their unit. Pam Bane stated if you have a problem to call our office and we will be more than glad to get a retreat spray for your unit free of charge. Unless you call, we don't know and can't help. If the bug is dead, that means that the spray is working.

There was discussion about the front entrance way, the limbs, branches, and overgrown trees. Owners are stating they don't know what's ours. There are 4 different associations. The main focus is the tree behind D building.

There is a crepe myrtle tree that is obstructing the view for drivers that needs to be cut back or taken down. Our HOA told the Harbour Front 1 that we would help pay to take it down but they're not willing to take it down.

Jim Capaldi mentioned that the paint on the metal trim on the G building stairwell has been peeling off the metal trim. The HOA did have painting done recently and did what was visible. G building facial on the 2nd floor has paint missing and needs to be repainted. The partial frames of the elevators were done recently as well. It is hard to get the paint to stick to the aluminum trim unless it has the proper coating.

New Business:

Chip Parrot thought it would be a great ideal to add additional lights to the pool area. Dan

Ostin stated that we will be asking the landscapers to trim down palm trees and get the lights up and possibly add additional lights. The palm trees don't get trimmed all the time but need the trunks done as well. It may be best to do it as a special project for a month.

Sharon Simpson did receive the estimate to put mulch on the hill behind E building. Pablo landscaping did it the last time.

Larry Marino asked about getting white rock and adding it to the area by the AC units where the grounds are constantly wet. He noted if the HOA got it, he would put it down free of charge. He also wanted to know if the cleaning company would clean the bugs and dust from the light fixture and if not he, would do it. The cleaning of the elevator light fixtures needs to be done as well.

Questions and Comments submitted by owners:

Mercer Unit G 7 asked what happened to the metal trim painting? It was approved last year for building G. What is the plan to fix the front of buildings of facial and root damage?

Morina, Unit G 6 stated if the HOA will purchase some white rocks, I will spread them along the side of the building G where the walkway and AC units are. Pam Bane stated that it's a slope and will pour down it if the association will put rocks there. Have the cleaning company clean the ceiling tiles on elevators from dust and bugs at least once per month. Pam Bane will ask the cleaning company if they will be willing to do this. How can the owners at building G help the board with parking issues from trailers and vehicles in the parking lot? Two owners have blowers and will assist in clearing leaves and dirt on the balcony walkways, especially where leaves start to fall.

Mitchell, Unit E 6 stated this is the third year that I have made a plea about the locks on the pool gate. My brother in E -11 who has been a homeowner since the conception of Harbour Front Villas II, cannot open the gates due to his handicap. I am very disappointed that there is not an alternative lock mechanism in which he can use. Please address this. He bought into Harbour Front Villas II because he had his unit built to meet his handicap needs, for the elevator, and for the accessibility to the pool and boardwalk. This has now been taken away from him.

Hess, Unit E8 Some of the outside water shut off levers are rusted and bent. Please replace ASAP, and kindly advise when completed. We use ours frequently as we turn off water at outside shut off when we leave. When it rains, there is a heavy water overflow from roof gutter on 2nd floor E building between units E-7 & E-8. Concerned this large puddling on the 2nd floor may compromise the flooring under the carpeting. This has been happening since last year. Perhaps the gutter needs cleaning or reattached to the building. I would like to receive updates from the Board meetings, Are they monthly? We only get only get info at the annual meeting. Recent assessment was very costly. Why can't some reserve money be used? Hot tub seems to need frequent costly repairs. Perhaps we should have vote if we wish to keep the hot tub. Also children go into the hot tub. What is the

age requirement? Dead shrubs were cut down last fall outside E building, please replace. Babies in diapers are in the pool, didn't think it was allowed. Is there a rule?

Johnson, F3 I suggest that solar lights be put in the flower beds in the back of the buildings. Pam Bane stated that they used to have them but they kept getting knocked over and didn't last long. They have motion lights at the ends of the buildings so there is no need for additional lights.

Killingsworth, F 7 stated young children in the hot tub should not be allowed without supervision. We need additional speed limit signs. I witnessed owners going 30 to 40 mph.

Gentile, H 12 we appreciate all the Board members to keep Harbour Front Villas in shape and looking nice. Will our front condos be power washed on all floors? The siding is pretty dirty or do we need to clean it on our own. Pam Bane stated that the power washing will happen in 2024. The HOA stopped in 2023 due to the insurance cost.

Parrott, F 12 submitted I see palm trees and Christmas lights in front of E building that look beautiful. Could we get the palm trees around the pool to look like that? Many hotels in Myrtle Beach have beautiful trees with lights around their pool that make it perfect. There is a piece of trim siding that fell off the F-12 roof in the bush. We have enjoyed the hot tub but the jets don't work. Thank everyone on the Board for your work. Also we want to thank Pam Bane for all you do.

Ridgeway, H 11 submitted there is still a problem with the trash from McDonald's blowing into our area and in the pond. Occasionally I had seen employees clean the area but not regularly. I and others had to pick up the trash when possible. There is still an issue with parking where people are parking without the proper permit. Boaters are still parking at the H building with less signage. Some actually park 3 to 5 days in H lot. Thanks for the boulder and rocks that were placed on the entrance ways. It has helped with people parking constantly in those areas. I hope we can return to pressure washing and cleaning, beautifying our buildings, etc. Hopefully insurance costs can get back to normal. Thanks to management and all others who maintain our beautiful area.

Thomas, F 1, Landscapers please pick up any and all debris after trimming trees, etc., especially at the corner of F -1 near the parking lot. Pick up or replace landscaping lights. I have a big concern of all using concrete driveway to harbor, if it hasn't been repaired since July 4th week. When standard eastern time changes, please reset timers on pool lights.

There was discussion regarding the cable, dvr and 3 boxes, modem, router, WiFi. It's the bronze package with premium channels. An owner needed to get his modem but was told that the HOA had to get it for him. Pam Bane stated that all the owners needed were the account number to be able to get the equipment needed. An owner would have to let Spectrum know that they are on a bulk account with the HOA.

Bobby Conklin addressed safety issues. If you see someone that looks suspicious keep an eye on them but do not confront them. If you see the same person more than once you need to report it so it can be addressed. Please keep car doors locked and do not have valuable items in the care in plain sight.

Adjournment:

Having no further business to come before the membership, Joann Conklin made a Motion to adjourn the meeting. The Motion was seconded and carried.

Respectfully submitted,

Pam Bane, Acting Recording Secretary
Property & Association Management Company, Inc.