Harbour Front Villas II Annual Homeowners' Meeting

The 2024 Annual Homeowners Meeting was held on Saturday, October 12, 2024 at the Sleep Inn , Conference Room, located at 909 Hwy 17, Little River, SC 29566.

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 12 Units represented in person and 16 units represented through proxy, for a total of 28. A quorum was established.

Approval of Minutes:

A motion was made by Joanne Conklin to accept the October 14, 2023, Annual Meeting Minutes as presented. Sharon Simpson 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 Jim Capaldi and Property Management for their hard work. Dues for 2025 are not going to increase. We have signed a new agreement with Spectrum which has lowered our rates. In addition they are giving us a per door fee which will offset any increase in cable for the next several years. The Board has approved having an annual inspection to scrape and paint the metal on the buildings. The management company will get quotes as all buildings will be done at the same time. The inspections and work is to be done in the fall preferably before the winter come in.

There was a problem with the retention pond in front of G and D Buildings during Tropical Storm Debby. We had to rent a pump and pump the water across to another pond as the parking lot flooded. The pond issue has been repaired. We are working on quotes to clean and dredge the pond. Harbour Front I will have the opportunity to get someone to inspect it as well. This will be a shared expense between the two Associations.

Treasurer's Report:

Jim Capaldi stated as of August 31, 2024, there is a total of \$446, 945.12 in assets. There are no Special Assessments for insurance. If insurance cost go down the Board will consider dropping the HOA rates in 2026. Currently, we don't have any accounts receivables because all owners are paid in full. There is \$19,736.50 of HOA prepaid assessments where owners paid in advance.

With the new Spectrum contract internet speed will go up to 500 bandwidths in November 2025 as the contract has been signed. The budget now has everyone paying the same rate for cable as this is not a common area expense. Pam Bane stated that contract allows each owner to have 3 cable boxes and the modem for each unit. . For the Owners can pay extra if they need additional cable boxes and would be billed by Spectrum for these. Sharon Simpson asked if the HOA was supposed to have the Paramount Plus Channel. It was established that it was mistaken and not included in our contract. The Board signed a 5-year contract that froze the current rate for the first year. After that the rate will increase to 5% every year. Financially it will look like the cable is going up but will be offset by the refund for signing the new contract.

Dan Ostin stated there are a couple of increases as the insurance represents 35% of the budget expense. We can keep the dues the same. The Board will find out in April if the insurance will be going up and the management will let the owners know. If the insurance renewal comes in higher than the budget the Board will pay the difference from the reserves. The goal is to pay for the insurance in full at the time of renewal from reserves and then pay the reserves back over time. This will save the Association anywhere from \$8,000 to \$10,000 in finance charges.

Pam Bane stated that there is a copy of the 2025 Budget included handout of today's meeting. A copy of the 2023 audit is also included.

Bobby Conklin noted the insurance here is 51% and in New Jersey it's 49%. He has two different condos but has important information that can be viable for our HOA. Insurance in other market is finding ways to not increase HOA fees. New Jersey did not increase the HOA fee but instead added a small claims fee for all owners. This fee allows owners to make a claim and to keep the rates down and the fees from increasing. The fees of \$2,500 are on you but everything after that you can file a claim. Every owner will have a deductible. The first deductible is \$10,000 which the owner will be responsible for after the claim is made. The claim insures up to \$2,500.

Election:

The Master Deed requires a minimum of three and a maximum of five officers. There is currently one (1) vacancy for the Board of Directors, for a three-year term. Dan Ostin submitted his name as his term expires at today's meeting. Pam Bane opened the floor for nominations. Having no other nominees Sharon Simpson made a Motion to close the nominations. Linda Thomas seconded the Motion, and it carried. Bobby Conklin, Secretary cast vote to accept the candidate to the Board of Directors by acclamation.

Old Business:

The Board has asked the landscapers to trim the palm trees around the pool area.

Billy Ridgeway wanted to know why the lights were removed from the pool area. The lights were not working, and Chip Parrott wanted to check them light by light to see if a bulb or two could be replaced to get them working again. Rick Thomas stated that the pool lights needed to be adjusted as they were going off at 8 o'clock at night around the pool. The lights around the pool light up the pool area.

The bark from the palm trees looks bad on the sides when they fall off the palm trees. Rick Simpson mentions all other palm trees look bad as well because of the same issue.

New Business:

Dan Ostin mentioned that the video camera system technicians put their boxes in the elevator control room and need to be removed. The management company is in contact with them about it. The Board is also waiting on them to correct the camera viewing on the E Building.

Susan Debski stated that tagging of cars needs to be done especially at the G Building. There have been multiple issues about a car with expired tag. No one seems to know who the vehicle belongs to. The vehicle never moves as it should be towed. Mr. Stokes added people from D Building take up most of the parking. There was a sign at the G Building that states G Building parking only. Susan Debski noted a sign was installed at G Building but doesn't know what happened to it. Dan Ostin will look into getting another sign. Harbour Front Villas I will be notified about the parking issues at D & G buildings. The Board has tried not to tow anyone as we have new owners or owners that have purchased a new vehicle and not received their new parking tags yet. Billy Ridgeway has concerns about boaters parking in the wrong areas. The boaters have 9 spots with signage but still to park in our parking lot. There are times when I come there are still 3 spaces available, but they park in our parking spaces. They are repeaters and do not understand why it is allowed. She feels nothing is being done as she has called the management office on several occasions. Dan Ostin stated by the time the management office is notified by the time management gets over there, the vehicle is gone. Dan Ostin will take responsibility of tagging vehicles as he will be able to catch the vehicles there. Owners should email the office with the vehicle details to the management office and they will notify one of the Board members to see if they can tag the vehicle. Dan Ostin will only tag vehicles that information has come from the management office as this is only being done for H Building. Susan Debski feels as soon as a few vehicles get towed, the violators will get the message and stop parking in undesignated areas. Billy Ridgeway mentioned she has been confronted by violators parking in our parking lot. Jim Capaldi stated he does not understand what the issue is, as he has never once in the years he has lived here had an issue getting a parking space. Many times he is able to get the same parking space.

The Board is looking at having the area behind G Building cleaned.

The Board has approved for new mulch to go down in the garbage area. The management company will let landscaping know but it won't be done until the spring.

Landscaping is aware they need to complete the work on the side of G Building where the staircase was repaired.

The Board is in discussions about repairing and resealing the parking lot. No decision has been made at this time.

We received a pool conversion quote to switch the pool to salt water. We are still

investigating this due to the cost.

There is an issue with security around H Building where people are walking by taking pictures or looking into the 1st floor units. Dan Ostin has been threatened twice. The Board is considering putting a gate on one side of the garbage areas to the side of the building closest to the Holiday Inn. We have noticed people walking from Circle K and McDonalds and want to stop them from using this area as a thorough fair. A question was asked isn't that why the cameras was installed? Dan Ostin noted that the surveillance system can be used but not until after the fact. Susan Debski added that an incident must occur first in order for the cameras to be reviewed. Bobby Conklin noted for security it is the responsibility of owners to secure their property. Law enforcement can't do anything until a crime has been committed. We are trying not to have any confrontation with anyone and the reasoning behind installing the fence is to alleviate further incidents. Gate access with some type of lock is needed for both in and out access. If it is determined a fence is needed, it will be a white vinyl fence 6-foot fence will be installed with a secure locking system and all owners would have the access code.

Dan Ostin noted that a non-owner had tied his dog to one of the owners 'railings in the back of H Building and left it there for about 15 minutes. He then came back and retrieved the dog. Bobby Conklin noted all 1st floor owners need to keep their doors always locked for safety reasons.

Bobby Conklin stated when the repair and resealing of the parking lot is done, the handicap decals for G Building need to be installed on the pavement. Susan Debski added in the high season women coming home at late hours such as two or three o'clock in the morning must park way down from their units because others have parked in their parking spaces. This is not fair to the women and is a safety issue. Rick Simpson mentioned that another handicap sign was placed at F Building, but it didn't specify which parking space was designated for the sign.

Questions and Comments submitted by owners:

5 G Terri Zita stated Parking at G Building is an issue for G building. The repair on exterior foundation landscape is not finished. She noted that the sidewalks need to be power washed. The Board said they will look at them.

9 G James Stokes mentioned the trees behind building 6 need to be trimmed. The Board stated the golf course owns those trees. Pam Bane stated if the trees are hanging on our property, we could trim them back. Pam Bane recommends a tree service to trim those limbs as they are hitting the roofing and spouting of the building. The power washing company did not get to the 3rd floor in certain areas during the power washing and it's filthy. Pam Bane mentioned that a power washing company would have to do the power washing to get those areas that using a ladder couldn't reach.

3 G Susan Debski reported a broken garden window is rooted and hanging at G 4 and alerted the owners. The Board stated it is the owner's responsibility therefore; the owner must get it fixed. She feels the areas around the garbage areas need to be mulched, The

Board did decide they will mulch the area but not until spring. There is some siding that needs to be painted at G Building.

6 G Lawrence Morina reported hanging electrical wires from the right side of G building. He also wanted to let the Board know that he will be willing to assist the committee if he's not chosen to be on the Board.

2 G Betty Campbell general upkeep of G Building grounds and building needs to be maintained consistently. Betty Campbell had issues with her ac unit but didn't let the management company know. The condensation lines were stopped up. These are shard lines and when clogged will cause issues for all the units on the shared line. Pam Bane stated owners need to change the filters on a regular basis as well as have their units service on a routine service contract it prevents this issue from happening. The two stacks at G Building were addressed. If any owner is having issues with their ac drain line, please let us know as soon as possible because water causes a lot of damage in a short period of time if lines are clogged. Pam Bane noted that most ac companies will not touch the main drain line these need to be cleaned by a plumber. To help prevent these issues you can also pour a called True Green that keeps algae out in your overflow pan that should be located right under the AC unit. Susan Debski stated Chase Plumbing and addressed the condensations lines for G Building. The technician came out and did both stacks but let Susan know there was a crack in the ground.

If an owner is having bug infestation in their unit, if the unit gets serviced during regular scheduled time, the pest control company will schedule a retreat. Let the management company know right away. Rick Simpson asked how often pest control spray around the buildings. Dan Ostin noted that he has them to spray his patio and outside. If you ask them, they have no problem doing it. The pool bathroom has had ants in it, Jim Capaldi sprayed it but The Board wants to know if the pest control company will spray the bathrooms during the regular service.

13 E Jean Thomas wanted to know if the Board meets often and do, they have boots on the ground and if the Board could give more notice of meetings. The Board does not meet often but does most of their correspondence by email. Mr. Thomas had a concern about the exit code to get out of the pool gate and if the keypad was ADA approved as well as the umbrellas. Pam Bane stated she didn't know if the gate keypad and umbrellas were ADA approved. His reasoning is because there is an owner who has a hard time getting in and out of the gate. He asked if the Board looked at key fobs instead of keys. Pam Bane stated the Board did investigate it but it's very expensive and would need internet and power to work. What are little children and older adults supposed to do when they must go to the restroom? She had to get her friend to open it for her. No other owner has expressed not being able to open the bathroom door.

We are aware of the repair to the elevator door frame for E Building and waiting on the elevator company to get back with us on the cost.

Several owners questioned the siding on the porch interiors being changed due to

renovations. Dan Osstin stated several units changed to the hard siding in the past two years. They had to put a new sliding door in but can't get the siding anymore. The siding being used is as close a match as they could find. It is the owner's responsibility if they change the outside of the units, but they must get it approved. Once a unit outside appearance is changed the Association tries to salvage the old siding when possible so it can be used for repairs it is stored in F building.

5 E Rick Simpson stated that at his back door there is an issue with the post and rust coming out of the two beams. One of the Board members was aware of this and will have it looked at.

12 F Chip Parrott thanked the Board for excellent care of pool and hot tub. He also feels the HOA need new pool furniture.

There was a question about the age limit at the pool. Pam Bane stated the age restrictions are 13/14. This information is posted on the sign. Pam Bane also reiterated if anyone has heart conditions they do not need to get in the hot tub.

Owners wanted to thank the management company for sending out elevator notices when the elevators are shut down during the recent storm. We did find the sump pump for the H Building elevator failed so it took longer to get that elevator turned back on as the sump pump had to be replaced.

14 E John Crescenzo wanted to know what is being done about the dropping concrete by the walkway leading to Marina. The HOA doesn't own it, the marina does. We offered to help. The Marina is aware of the problem. Do we have access to the chain that for the driveway, no we do not have access to the chain or that area?

14 H Patricia Broadhurst, asked can lower condo insurance? Pam Bane stated it's getting harder to get insurance in this area.

11 H Billy Ridgeway wanted to know why the HOA won't get white vinyl fence around the garage areas. It was stated if they did it for one trash area; they would have to do them for them all. Dan Ostin asked Freda Gore to get a quote for the white vinyl fence for the garbage areas.

The flag is frayed.

New Business

Richard Thomas noted the small retaining wall on the side of F Building is getting worse and about to give way. It needs to be replaced with blocks.

The lighting in the landscaping is not working, If the HOA is not going to replace them, they need to get rid of them. Some are broken and laying in the flower beds.

Richard Thomas asked why motion lights on the sides of the building are there but none in the parking lot.

There was discussion about trimming the trees. All trees get trimmed in the fall.

Dan Ostin mentioned there are new owners in H - 1. Dan Ostin welcomed them to the community and gave him one of his guests passes because he knew he hasn't gotten his. Dan Ostin will let him use it until he gets his.

Adjournment:

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

Respectfully submitted,

Freda Gore, Acting Recording Secretary Property & Association Management Company, Inc.