



THE HARBOURS
Condominiums

The Harbours Newsletter

January 2016

January 2016

01/01 New Years Day

01/09 New Moon

01/18 Martin Luther King
Day

01/23 Full Moon

From The President,

Happy New Year!

We have received the review of the proposed requirement that all leases be for a minimum of one year from the law firm Eads Murray & Pugh, P.C. out of Indianapolis.

The two documents from the law firm are included with this newsletter for everyone to review. One of the documents is an analysis of our declarations and what is taking place in the Indiana condominium world and the second is a draft of the proposed rule. I have already asked the board to review and be prepared to discuss these documents at the January board meeting. If the board approves the proposed rule we will call a special meeting for owners to discuss and vote for approval. The vote is a very important part of demonstrating that this important rule is desired by a majority of the owners.

The firm suggests an amendment would be the best way to ensure a permanent change to the restrictions if we could ever get it approved by the required 67% of the property but then goes on to say that since we already have several restrictions on renting and we intend to get a vote of the owners, a rule might very well get the job done.

I am in favor of a rule for a couple reasons: A rule is easier to pass because it doesn't require the super majority required to pass an amendment

and For the same reason would be much easier to modify if we later find we need to change it for some reason or because conditions have changed and the restriction is no longer a good idea. 70.7% of the owners participating in the survey wanted "all future leases to be for a minimum of 1 year ..."

Please take the time to read through the two documents, which are available for your review in the office. This has been a long process, but it will be worth it in the end because it will protect us from the AirBnB threat, and help protect us from becoming an investor dominated rental building.

Thanks,

Russ Johnson

Notes From The PM:

Christmas Tree Bags

As a reminder, Christmas Tree bags are available in the office when you are ready to remove your tree from your unit. These are free of charge to our owners!

Pets At The Harbours

If you are not familiar with The Harbours' Pet Policy, please go to our website and review our governing documents.





Notes From The Property Manager: (CONT.)

Financials

For November, we finished the month with a savings of \$19,000 to budget with most of this coming from electricity savings due to the mild November weather we experienced. Of this savings, we have over \$6,500 allocated for expenditures, but we have not received the invoice in the same month the services were rendered. We were also happy to announce that due to continual cost saving measures and expense management by the Board, that we will not be raising the HOA assessment in 2016! By now, everyone should have received their official notice sent to their address of record on file concerning the 2016 Assessment.

Second Floor Storage Units

Upon an inspection of the second floor storage area, many owners are storing personal items on the floor and not locked up in their units along with storing items on top of the storage units themselves. If you have a storage unit on the second floor, please remove any personal items that are not stored in the storage lockers or they may be removed without notice in the next 30 days. We appreciate your attention to this matter as safety and security is our number one goal here at the Harbours!

Water Alarms

Every unit should have two alarms. These alarms should be located under the kitchen sink and by the hot water heater on a level surface so they can detect moisture should a leak occur. These sound very similar to your smoke alarms and can be heard outside of your unit even when you are away. Each alarm has a safety feature that if your batteries are running low, a repetitive beeping noise every 30 seconds will sound. This means you need to change your batteries.

The water alarms have saved our owners thousands of dollars each year and has prevented numerous claims on their insurance. Please make sure your water alarms are present and operational!

Sixth Floor Parking Garage

By now you should have received your letter notifying you of the possibility of closing this level of the parking garage for the winter. This effort was made to save the association money from having to clear the top level of the parking garage of snow and to prevent possible additional deterioration of the structure when using salt. Unfortunately, we were not able to garner the necessary volunteers to close the sixth level. I want to personally thank those who did contact me as this was much appreciated.

Guaranteed Package Pick-Up Hours

An owner notified me that when they come down to the office after work and sometimes the lobby person is not available for them to pick up their package after 5pm due to other tasks asked of them. They inquired if we could have a dedicated pick up time that they would know when they could always pick up their packages and be guaranteed someone would be present. As any good Property Manager will do (ha!), I listened and I made it happen! So, between 6-7pm The Harbours will always have a person available to pick up your package in the office!





Notes From The Property Manager: (CONT.)

Drain Cleaners

Have you ever used a drain cleaner in your sinks or tub here at the Harbours? If you have, please make sure that you are following the proper directions and proper usage as stated on the outside of the drain cleaner container. Please do not let the caustic substance just sit in the line. This can eat into the pipes themselves and cause havoc with your plumbing and your neighbor's plumbing. Always run continuous water to clean the pipes out after usage or call a plumber if the drain cleaner did not remove the clog. Time is of the essence when these chemicals sit in your plumbing and may cause damage.

Time Warner Cable Contact

Effective January 1, 2016 Time Warner Cable will offer a "Bulk Care Line" so that all bulk customers can now have specialized care designed to simplify our customer service needs. That number is:

(844)-725-4323



Violations

These violation actions were taken in the past month:

Pet feces dripping off balcony	3
Car improperly parked in garage	1
Past due ledger accounts	11

Contacting Harbour Employees

Every employee here at the Harbours is happy to assist any of our owners! If there ever is a need, please contact the office directly and not the employee via their personal cell phone. Every employee is directed to never enter a unit without a written special request. Every opportunity will be made to ensure your concern is handled appropriately by calling the office directly.

Legal Entity Ownership

The office is in the process of completing an audit of each unit's ownership. As a reminder, if the ownership is not clear on the deed (Life Estates, LLCs, Trusts etc.) it may be necessary to inform the office who is the Trustee etc. of the unit. Please ensure the proper legal papers are on file so we know who to direct any pertinent information to.

Renovations

We have experienced contractors filling up the dumpsters with waste and not following proper clean up procedures outside of the unit. If you have contractors on property, please ensure that they have received directions from the office on proper contractor procedures.

Light Up The Harbours / Holiday Party

This year, nearly 90 residents joined in on the Holiday spirit and placed lights on their balconies for this year's "Light up the Harbours." The 10th floor had the most participants followed by a tie between the 7th floor, 8th floor, and the townhouses. Thanks to Greg Rush for putting a team together to help residents put up lights, create posters and track our progress with the creative tree in the lobby! Congratulations to Jerry and Shari Sanders for winning the "Best Lit Balcony" prize. In addition, a special thanks to Sharon Chandler for helping to coordinate the Christmas Party.





Quarterly Committee Reports



Insurance Committee

Our Insurance premiums for 2015 were about \$15,000 less than those in 2014.

Due to proactive actions such as the distribution of water alarms and the cleaning of drain lines, there were no water incidents that required the submission of water claims to our insurance carrier in 2015.

The guest of a Harbours owner filed a claim earlier in 2015 indicating she fell in the front area of the Harbours about a year earlier and suffered injuries as a result. This claim is being evaluated by our insurance carrier.

A "Risk Control" visit by Travelers Insurance is scheduled for the first week in January.

Election Committee

The Election Committee met in October to discuss the new Indiana laws concerning proxy voting. The committee reissued new forms to be in compliance with these laws and election packets were mailed out on November 9. The elections were held on November 18 at the Annual Meeting without any issues or problems.

****Note**** Approx. 63% of our owners cast votes at our Annual Meeting. Our goal is 100%.

Rules Committee

The rules committee doesn't have any additional updates for the 4th Quarter. Members will attempt to meet in January when all are back in town.

Building & Grounds Committee

A copy of the 2013 reserve study was given to each member in attendance. A brief review of 2015-2016 projects to determine which projects could not be delayed. Results below:

In 2015 the reserve plan budgeted \$95,481 and there was a carry forward project from 2014 on the Exterior Painting of \$180,000 for the North and East walls.

Actual 2015 expenditures are estimated to be:

- 15-05 - Building exterior drip rail study \$1700
- 14-13 - Interior upgrades front entrance \$5,680
- 15-02 - Parking Lots and pavers \$25,000
- 15-05 - Garage handicap door \$2200
- 15-06 - Lighting upgrades \$5,000
- 15-09 - Roof Repair storm damage \$10,000
- 15-10 - Repair cameras \$2700
- 15-12 - Contingency emergency piping \$12,700
- 15-17 - Tuck point Masonary town houses \$7500



Quarterly Committee Reports (CONT.)



Building & Grounds Committee

(...Continued)

Total projected: \$72,480 total Budgeted \$95,481

2015 actual starting balance of approximately \$270,000 (should show in the December 31, 2014 balance sheet.)

Planned expenditures \$72,480

2015 budgeted contribution \$190,927

2016 projected starting balance \$388,447

2016 budgeted contributions \$202,383

2016 planned expenditures:

16-06 - Parking garage \$220,000 - \$285,000

16-11 - General contingency 10,000

16-10 - Lighting \$21,000

16-12 - Roof \$50,000

Total planned expenditures \$366,000

Assumed \$285,000 worst case on garage

2016 estimated ending balance \$224,830

Reserve plan 2016 ending balance \$276,449

This puts us \$51,619 behind the reserve budget starting balance for 2017 of \$276,449

Major Projects pending:

Completion of the building exterior \$180,000 in 1-2 years

Service Elevator \$110,000 in 2-5 years life 25 years

Main Elevator \$110,000 in 5-9 years life 25 years

Roof Replacement \$180,000 TBD life 25 years

Rebuild water system pumps, valves and piping \$40,000 in 2 years life 25 years

Additional work on the parking garage \$250,000 over 10 years life 20 -30 years

After review A copy of this long term plan and projected needs will go to the reserve study engineers so they can use it to determine what changes will need to be made to our reserve plan.

In addition to the above funding analysis:



Quarterly Committee Reports (CONT.)



Building & Grounds Committee

(...Continued)

Stuart will get a maintenance history on the elevators to David Lloyd

Read will confirm whether or not Murphy will be able to get us a "black box" to have on the shelf in case of emergency

Paul will see if he can locate a second contractor to bid on the membrane for the 6th floor garage

Stuart will ask Murphy to install or repair the "nudge buzzer" on the elevators to try to stop people from improperly holding the doors open.

****Note:****

We would like to welcome Walter Kindler as the new Chair of the Building & Grounds Committee!

Quotes for January

" Cheers to a new year and another chance for us to get it right. "

Oprah Winfrey

"New Year - a new chapter, new verse, or just the same old story? Ultimately we write it.

The choice is ours. "

Alex Morritt

"Yesterday is not ours to recover, but tomorrow is ours to win or lose. "

Lyndon B. Johnson



Volunteers Needed

The 2016 committees have been organized and we are now looking for new volunteers to fill open seats!

Would you like to receive this newsletter via e-mail?

Add your name to the e-mail subscription list by sending an e-mail to:

megan@theharbours.com

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(502) 593-8015

Rmedley22@aol.com

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