



THE HARBOURS
Condominiums

The Harbours Newsletter

July 2014

July 2014

- 7/4 July 4th Celebration
- 7/5 RiverStage Cinema
- 7/7 Exterior Project Begins
- 7/11 RiverStage presents
The Monarchs w/ guest
Doo-Wop All-Stars
- 7/12 RiverStage Cinema:
Mary Poppins
- 7/18 RiverStage presents:
Willow Creek w/ guest
Jeni Carr & Twang-
Town
- 7/19 RiverStage presents
TRACY LAWRENCE
w/ special guest The
Cadillac Three and
Olivia Henken
- 7/25 RiverStage presents:
The Wulfe Bros. w/
guest Sparechange
Millionaires
- 7/26 RiverStage Cinema:
Despicable Me 2
(Radio Disney)

RiverStage Fitness

Every Monday 6:00 pm:

JAZZERCISE

Every Tuesday 6:00 pm:

ZUMBA

Every Saturday 10:30 am:

YOGA

From The President ...

Weather permitting we will start the project to renovate the exterior of our building on July 7th. The crew will be working from 7 am to 3 pm. In addition to the crew working on the caulking we will have an engineer reviewing the work and ensuring that all the work meets the required specifications. The initial phase will take about three weeks. If all goes as planned the work will continue for most of the summer as we move from one section to the next. During this time owners should direct any questions to Daniel. He will be the sole contact with all the contractors and engineers.

As previously planned, we will begin by replacing the caulking around the windows in stacks 05 through 11. We will also caulk the mullions in the windows in those stacks. During the caulking process the contractor will inspect the skin of the building in those stacks and identify areas that need to be repaired before we clean and/or paint the EFIS.

When the first phase is complete we plan to be ready to move to the 01 stack west wall with the same repairs and procedures.

The next stack after we complete the 01 stack will be the 12 stack. That will complete the first phase on all the west facing windows which are the areas that receive the worst deterioration due to sun and wind.

While the caulking and detailed inspection is being performed, we will be obtaining final proposals for repairing defective areas and cleaning and/or painting the EFIS. After the west-faced stacks have been repaired it is our

intention to continue repairing, cleaning and/or painting the remainder of the stacks. We will also inspect the balconies to determine which areas of the balconies need to be cleaned or painted. It may be possible to save a great deal of money by cleaning and painting only those areas visible to the street. The interior walls of the balconies appear to be in excellent condition and may not require any work at this time. The engineer will advise us if we have any water proofing issues that must be dealt with after he completes his inspection of the balconies. By the time we have completed all of these stages of work we will have made a final decision on how to proceed with the final stage of cleaning and/or painting the building.

The owners who sit on the committee assigned to the exterior of the building will decide on the color we paint the building. Manufacturers recommend a light color to avoid over heating on the west face surfaces which would be detrimental to the EFIS. The engineering firm we are working with will help us determine if the surface should be painted or if it can just be cleaned. They will also determine the appropriate coatings to ensure the paint does not peel, that it sheds dirt to the best extent possible, and that it has a long lasting life.

To the best of our knowledge we have sufficient funds set aside to complete this work. We are intentionally proceeding one step at a time to avoid running over the budget. I hope this answers some of your questions. We will all enjoy seeing progress on this long needed and awaited project.

Russ

Notes from the P. M.

Thanks for noticing

I appreciate the positive feedback I periodically receive from residents, but I also recognize that many of you see things from a different perspective than I do. So if you happen to notice something that requires attention, please bring the matter to my attention. We aim to please and it would help if we received your input.

Keep in mind that your comments and suggestions are appreciated, however please be kind in your delivery. A snapshot and a couple of lines is all it takes to communicate your suggestion. A picture is often more informative than a thousand words.

Call the office or send me an email: Daniel.musinski.theharbours@gmail.com

Please:

- Do Not prop open the doors by the service area. This causes the HVAC system to malfunction and we incur unnecessary costs to level out the temperature.
- Do Not litter in the garage.
- Do Not flick any cigarettes off your balcony. Lit cigarettes are a fire hazard.
- Keep your pet on a leash at all times when they are not in your condo.
- Maintain control of your pet in the hallways, service elevator and Pet Walk area.
- Pick up all pet droppings.

Daniel



Insurance Recap

Insurance for the HOA renews annually on June 20th (with the exception of our flood insurance policy).

Based on recommendation from the Insurance Committee, the Board of Directors recently approved the following insurance for the period beginning June 20, 2014 through June 20, 2015:

Provided by Chubb Group Insurance:

- Commercial Property Insurance
- Earthquake Insurance
- Commercial General Liability
- Commercial Auto Insurance
- EBL Insurance

Provided by Markel Insurance:

- Directors & Officers Liability Insurance
- Employment Practices Liability Ins.

Provided by Great American Insurance:

- Umbrella Liability Insurance

Provided by Travelers:

- Crime Insurance

The total insurance for this year decreased more than 10% from our prior year premiums. Our savings for the coming year totaled approximately \$9,000. The Finance Committee and Board had projected we would have another increase in premiums this year if the Attorney General's lawsuit wasn't resolved.

The most significant decrease was for our Directors and Officer's policy. Last year the D & O policy increased 615% over the prior year and there were numerous exemptions within the policy that did not exist in prior year policies. This year we were able to obtain a D & O policy with one of our long-standing carriers. The policy provides coverage for all board members, does not have a lengthy string of exceptions, and reduces the annual premium from \$7,016 to \$779.

Editorial

The issue of whether The Harbours HOA should restrict future owners from renting their unit has been discussed several times over the past year.

In last year's election an Amendment to the Declarations was presented that would restrict future (not current) owners from renting their unit except under special circumstances. The majority of owners who voted in the election voted in favor of ratifying this Amendment, but the required percentage of voters was not met, therefore the Amendment did not pass.

Later this year the board will again ask owners to vote on ratifying this Amendment. Before doing so, we would like to give owners an opportunity to share their opinion on this topic. In our August newsletter we will publish editorials from owners who want to voice their perspective on this topic.

Editorials will not list an owner's name nor any personal information, just their opinion. It is not our intent to respond to any of the editorials, so we request you state your opinion rather than ask questions. If you would like to receive a copy of the Amendment that the owners voted on in last year's election, forward a request to Kathy Mathews.

Please include your name and condo # when you submit an editorial. Editorials may be sent to:

kathy.mathews@gmail.com
or hand deliver to #905

In the future we will select other topics so that owners may share their personal opinions and perspectives with all other residents.

Splish Spash . . . It's Pool Season!

Per the guidelines in our Capital Funding Reserve Study, our patio/pool furniture was slated to be replaced in 2014. With the help of the Exterior Grounds Committee, we selected a furniture set that provides a clean, consistent look while offering a highly durable product that will last for many years. PLEASE be kind to our new furniture and remember to remove the bathing chairs from the shallow end of the pool when they are no longer in use.

Many of our residents noticed a slight green color in the pool water last week. This may occur if there is an imbalance of pH level, or excessive rain water may alter the pool's chemistry, or problems with the filtration system may occur. After working with Daniel and Read we were able to determine that the sand filter had become clogged by the spring foliage from the Maplewood trees and other nearby blooming plants. As this has occurred in prior years, we have implemented a new policy to ensure the sand filter is backwashed every two weeks, as per industry guidelines.

As part of our pool maintenance program, we perform weekly off-site testing of the quality of the water supply in our pools. In addition, we also monitor the pH levels of the water in our pools several times a week. Our pool system also utilizes a Chlorinator System which regulates the amount of chlorine that is consistently being delivered into the pool.

We hope you enjoy your summer with a cool dip in our outdoor pool, relax on one of our new chaise lounges, grill on our great new grill, and have many relaxing days in the sun!



Ever Wonder Why?

Some residents ask why we need to know who's living in every unit. Recently someone visiting in a unit had a medical emergency. The Police, EMS and Fire Departments were called. When we were asked who lived in the unit we were unable to tell the authorities because the owner of the unit had not provided information on who was living there.

There are obviously lots of reasons why we need to know who's living in our building, but this is certainly an important one.

We share this space together and while every resident may not know all of their neighbors, it's important that the office have contact information on everyone who lives in a unit.

Owners often think it's okay to have someone just "stay in their unit for a few weeks or months while they are not living there". Regardless of whether someone is on a long-term lease or you're just being a good friend and letting them stay at your condo, we consider them an occupant and we need to know who all of our residents are. If you are not living in the unit and you have someone who is staying there (a week, month, year) then we classify them as a renter. It doesn't matter to us if you get lots of money or no money, that's your business, but they are both renters to us.

So the next time you let someone stay while you're away, do the right thing, have them register at the office with all of the correct documentation.

Next month the Audit Committee will begin auditing the files to determine if owners who have a tenant have submitted the proper documents and paid any applicable fees. Please take time to check with the office and make sure your file is up to date.

Quote for July

Listening to gossip always gets you a little dissatisfied with 3 people:

- *The person it is about*
- *The person who's telling you the gossip*
- *And yourself . . . for listening.*

Roberta Lyndon,
The Atlanta Constitution,
Atlanta GA.
April 7, 1940

Caution . . .

Last month we had a near-miss in the service area when a driver was driving way too fast and nearly hit a resident who was walking out of the service area. When the driver was able to stop their car they were several feet past the resident. This area has a caution sign that indicates pedestrians have the right-of-way. Please drive carefully through this area.

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Contact Kevin

502-299-9907

kzipperle@mail.com

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HOA Utility Recap for June 2014:

Cost per sq.ft. for June:

Electricity: \$.028
 Water: \$.007
 Sewer: \$.023

Type of Unit & Square Footage:

Type of Unit	SQ FT
AA	845
A	992
B	987
BB	1,974
BC	1,929
BD	1,800
C	942
CF	2,140
D	813
E	1,353
EE	1,500
F	1,198
G	1,420
T	2,469
U	1,832
V	1,358
W	3,537
X	1,988
Y	1,988
Z	1,957
TH1	1,953
TH2	1,903

Example: Type AA Unit

June Electricity for AA Units:
845 sq.ft. x \$.028 = \$23.66

June Water for AA Units:
845 sq.ft. x \$.007 = \$ 5.92

June Sewer for AA Units:
845 sq.ft. x \$.0 = \$19.44

A Diamond In The Rough

We have in our neighborhood now a diamond in the rough. **The Olive Leaf Bistro** promises to be a 4 or 5 star fine dining establishment and is only a short walk down the street.

The restaurant has a classic bar with a plush seating area near it. The body of the restaurant isn't up to tablecloth standards but it is very nice. There is also a semi-private room available for larger gatherings.

Situated right on the river the body of the restaurant and especially the open air patio has a fantastic view of downtown Louisville which is even better at night.

The real diamond however is the food. Billed as Euro-Mediterranean, chef Jimmie, does an excellent job on choice, flavor and presentation. My date and I have been there 6 times with family and friends, twice for drinks in the bar, once for lunch on the patio and 3 times for dinner. The food has never missed.

The pasta dishes have excellent sauces, the salmon is cooked perfectly, the lamb chops are excellent, the chicken dishes do not disappoint.

The Red & White Sangria are both made to order and are the best I've tasted in awhile, very refreshing while dining al fresco.

We enjoyed a delicious chocolate mousse for dessert.

Unfortunately the service has not been up to par with the excellent quality and presentation of the food. However as a new restaurant I am willing to give them some leeway and it has definitely improved with each visit.

The Olive Leaf Bistro

130 W. Riverside Dr., Jeffersonville
812-913-1252

Insurance Claims

We've gone 15 months without filing an insurance claim. This milestone along with a few other pro-active projects helped us get better insurance rates this year. Please help us continue this great trend. Other items that helped our rates included:

- Installation of two water alarms in every unit to try to prevent significant water damage.
- Replacing Fire Stops in the highly vulnerable areas.
- Cleaning out the drain lines.

More Info About Water Alarms

If you haven't received your water alarms, please contact the office and make an appointment to have them installed.

This past month another water situation was prevented when a water alarm alerted neighbors to a potential problem.

If your water alarm begins to beep (not scream), this indicates that the batteries in your water alarm need to be replaced. Please contact the office and pickup replacement batteries.

Since we know these alarms will alert either a homeowner or neighbor whenever they are properly positioned and in working order, we ask that you place the water alarm that is located under your sink on your kitchen floor if you intend to be out of your condo for awhile, especially if you go away for a few days.

J P the Housemother Cleaning Service

J P Bell, Owner

502-639-6810

Young8873@yahoo.com

◆◆◆
*Weekly, Bi-weekly and
Special Occasions*

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GPS & Buggies?

Unfortunately some residents still do not return buggies within a reasonable time frame. Management is currently researching a cost effective GPS system that will allow us to track missing buggies.

It would be great if we could resolve this internally, without additional expense. Please be courteous of your neighbors and return buggies in a timely manner. Don't forget to remind your contractors that there are old buggies for their use on the 2nd floor.

For Sale

Interested in offering something for sale to other owners at The Harbours? Consider purchasing an ad in our monthly Newsletter for \$25.00 - \$50.00 (depending on the size). If you have small items, perhaps you can link up with a friend who has a couple of items they also want to sell. Send a summary of what you want to sell or a copy of your ad to:

Kathy.mathews@gmail.com.