

# THE HARBOR AT HARRODS CREEK

## NEWSLETTER MARCH, 2021

### FROM OUR PRESIDENT



Hello to all. I am Nancy Turner, your Harbor President. I thought I'd share a little about myself since I am not sure many know my background.

I was born in Florida, graduated from high school in Cincinnati, undergraduate from UK, Masters from UL and Univ of Evansville. I taught school in Oldham County for 15 years, then moved into business. I resided in St. Louis for 20 years while working for United Health Care. In 2013 I moved back to Louisville and July 2018 I retired from UHC as a Sr. Director of Strategic Planning. I had been a traveling telecommuter for 15 years. Have cell phone and laptop will travel! Retirement is a wonderful thing and something for which I planned for 25 years.

My mother moved to the Harbor in 1986, and my kids grew up in the Harbor with Memaw and Walt Lewis. They fished in the lakes, kayaked in the creek, swam at the pool, watched the boats at the marina, watched hummingbirds, walked the Harbor with their grandparents. They knew Micki, BJ, Becky, Bob, Evelyn, Bobby, Joyce, Connie, Jana and many long time Harbor residents. The Harbor was our yearly family haven.

In 2019, I was elected to the board and voted to the role of Treasurer. My philosophy was to inform the folks of our budgeted categories vs year to date actuals. It is your money and you have trusted us to manage it. This allowed the residents to stay informed of "what did we plan and are we on track".

My goal as President is to heal our board and community by bringing

order to any chaos, holding folks accountable, providing clear communication which includes the Good, the Bad, the Ugly, and continue moving forward with our strategic initiatives. The more the residents understand the better. We have already started by simplifying our Mulloy engagement process, reviewing/ratifying/signing the Code of Conduct, publishing a position on the 2020 Marina Drive Sided building, reviewing/updating the Rules & Regulations, and establishing four Resident Community Leads. There is more to come.

I look forward to 2021. I'm sure there will be bumps along the way, but I ask the community to get involved, stay informed, ask questions that are not accusatory, and keep a sense of humor. Let's rock and roll!

*Nancy Turner*

### NEIGHBORHOOD WATCH

My name is Kenneth R. Mooser and I'm a police officer with City of Northfield. I have over 40 years of service with various agencies.

Compared to other areas of Louisville, I truly believe you are safe in The harbor. However, when you leave the Harbor, I also truly believe you are not as safe. Crime is on the rise and the number of police officers is on the decline.

Here is my safety tip - Always know your surroundings, no matter where you are. Look around before getting out of your car. Leave nothing in plain sight. Ladies, leave your purse at home if possible and only carry your wallet. If you're buying gas, make sure your car is locked and keys in your pocket.

*Kenny Mooser*

### HONOR ROLL

- Chris Rich, for his many years of service on the Harbor Board.
- Connie Carroll & Brenda Jones for their work conducting the recent Board of Directors election.
- Diana Skaggs & Nancy Britt, for shoveling snow for their neighbors.
- Becky Smith, for her loving and professional support to the DeMoise family.

### EXISTING BOARD

Nancy Turner, President  
314-623-5402

[npturner2021@gmail.com](mailto:npturner2021@gmail.com)

Rosie Craggs, Vice President  
502-648-6156

[remaxrosie1@gmail.com](mailto:remaxrosie1@gmail.com)

Diane Hansen, Treasurer  
630-215-7292

[dlhansn1016@gmail.com](mailto:dlhansn1016@gmail.com)

Wayne Fulton, Secretary  
502-802-4931

[texfulton@aol.com](mailto:texfulton@aol.com)

Cris Holbert, Member at Large  
502-379-7860

[crisholbert@gmail.com](mailto:crisholbert@gmail.com)

Donna Haag, Member at Large  
270-945-9118

[dhaagbearit@yahoo.com](mailto:dhaagbearit@yahoo.com)

Tommy Cooper, Member at Large  
502-523-6525

[Tec@rmrecycling.com](mailto:Tec@rmrecycling.com)

### MULLOY PROPERTIES

Brian English, Property Manager  
502-498-2407

[benglish@mulloyproperties.com](mailto:benglish@mulloyproperties.com)

### COMMUNITY MEETINGS

On 3<sup>rd</sup> Tuesday of each month.

## OPERATING EXPENSES

Categories	YTD Actuals	2020 Annual Budget	2021 Projected	Comments
<b>EXPENSES</b>				
Maint DRAINAGE REPAIRS	\$ 1,356.00	\$ 6,200.00	\$ 7,000.00	Vector \$3200
Maint LAKES	\$ 11,123.44	\$ 10,000.00	\$ 2,600.00	2020 - was \$7000
Maint LANDSCAPE CONTRACT	\$ 50,782.62	\$ 70,000.00	\$ 69,000.00	Greenscapes second year of 2 yr. contract
Maint LANDSCAPE NON-CONTRACT	\$ 17,971.88	\$ 19,200.00	\$ 16,000.00	2020 - was \$19200. What are the priorities
Maint MAINTENANCE - BUILDINGS	\$ 60,805.76	\$ 64,000.00	\$ 76,000.00	Siding of 1 - 2 buildings.
Maint MAINTENANCE - CLUBHOUSE	\$ 6,517.38	\$ 10,000.00	\$ 9,000.00	A/C, new furniture, carpet
Maint MAINTENANCE - GENERAL & ELECT.	\$ 6,712.38	\$ 30,500.00	\$ 9,000.00	Fix rotten wood, replace steps in carriage house area
Maint MAINTENANCE - PLUMBING/LEAKS	\$ 7,367.50	\$ 2,500.00	\$ 7,000.00	
Maint MAINTENANCE - ROOF & GUTTERS	\$ 67,409.00	\$ 64,000.00	\$ 75,000.00	2 new roofs. Remaining \$27,000 for building G2 & H4.
Maint MAIN - SIDEWALKS/PARKING/ROAD	\$ 876.37	\$ 2,000.00	\$ 2,000.00	
Maint MAINTENANCE - SUPPLIES	\$ 1,625.38	\$ 3,000.00	\$ 1,500.00	
Maint MISCELLANEOUS	\$ 448.42	\$ 1,000.00	\$ 600.00	
Maint PAINTING	\$ 6,956.00	\$ 7,000.00	\$ 4,000.00	
Maint PEST CONTROL	\$ 3,090.00	\$ 5,000.00	\$ 4,500.00	
Maint POOL - OPER. & MAIN.	\$ 16,250.77	\$ 15,000.00	\$ 18,500.00	\$9500 is contract. Pool decking and fence replacement
Maint SIGNAGE/MAILBOXES	\$ -	\$ 2,500.00	\$ 2,500.00	2 - 3 mailbox replacements
Maint SNOW REMOVAL	\$ -	\$ -	\$ 3,000.00	
Maint TENNIS COURTS			\$ 8,000.00	\$1500 to remove tiles, 6K asphalt, leveling, seeding.
<b>TOTAL EXPENSES</b>	<b>\$ 574,889.88</b>	<b>\$ 710,373.40</b>	<b>\$ 784,911.00</b>	

## FINANCIAL

Categories	YTD Actuals	2020 Annual Budget	2021 Projected	Comments
<b>EXPENSES</b>				
Admin MANAGEMENT FEE	\$ 18,594.00	\$ 24,000.00	\$ 24,720.00	lock in contract for 2 years. 2021-2022. 3% inc
Admin OFFICE EXPENSE	\$ 1,564.18	\$ 1,500.00	\$ 1,600.00	
Admin PROFESSIONAL FEES	\$ 2,737.94	\$ 10,000.00	\$ 5,000.00	
Admin SOCIAL EXPENSE	\$ 159.22	\$ -	\$ 1,000.00	
Admin TAXES & LICENSES	\$ 15.00	\$ 4,000.00	\$ 1,000.00	
Admin TRANSFER TO RESERVES	\$ 54,981.00	\$ 73,308.00	\$ 78,091.00	Per 7% increase
Insurance INSURANCE - Property	\$ 62,432.55	\$ 75,465.40	\$ 81,000.00	5% inc - \$67926 - PropHarbor 5% inc - \$9814 - Prop marina 9% inc - \$2108 D/O 0% inc - Workcomp - \$582
Insurance INSURANCE - Flood Payment	\$ 59,990.68	\$ 70,000.00	\$126,000.00	With 7% increase, this is fully paid by HOA with nothing out of our reserves.
Utilities UTILITIES - LGE	\$ 13,078.57	\$ 15,000.00	\$ 15,000.00	
Utilities UTILITIES - TELEPHONE	\$ 2,935.24	\$ 2,000.00	\$ 1,800.00	Change to spectrum residential
Utilities UTILITIES - TRASH REMOVAL	\$ 9,680.42	\$ 8,200.00	\$ 9,500.00	We can determine the frequency in 2021.
Utilities UTILITIES - WATER	\$ 89,428.18	\$ 115,000.00	\$125,000.00	2021 - goes up by 9%

## ADMIN EXPENSES

**Above is a detailed summary of our 2021 budget. Per Nancy's comment on Page 1, it is our goal to inform the residents of our actual performance vs budget. My reports will be a YTD of exactly that with my comments attached.**

*Diane Hansen*

### DUMPSTER ETIQUETTE

Everyone at one time or another has seen trash dumped outside the trash bin. It is very annoying, unsightly, and disgusting to say the least. There are 158 condos in the Harbor that use the dumpster. Please be considerate and practice Dumpster Etiquette at all times. Simple things you can do to be a good neighbor and keep our Harbor clean.



1. Fill up the back of the dumpster first instead of throwing everything in front.
  2. BREAK down boxes! Easy fix to make more room.
  3. There are 2 dumpsters. Use both...Just 4 more steps to second dumpster.
  4. NO appliances, ladders, mattresses, grills, rugs or anything left outside the dumpster. One of your neighbors has to pick up your garbage!
  5. Smokers & Dog owners: Please quit littering The Harbor with your cigarette butts & dog butts!
- Please be Considerate, Kind, and Take Pride in YOUR Community!**

*Donna Haag*

**Daylight Savings March 14**

### LANDSCAPING

Counting down until spring! GreenScapes will soon start preparing our grounds to look gorgeous again this year. We are planning a spring tree trimming intended to keep trees off the roofs and chimneys.

If you would like to volunteer for the grounds committee, please send Brian at Mulloy Properties your contact information.

If you would like to volunteer for the tennis court committee, please send Brian at Mulloy Properties your contact information.

*Cris Holbert*

### MULLOY PROPERTIES

Did you know Mulloy Properties' ([www.mulloyproperties.com](http://www.mulloyproperties.com)) web site contains a wealth of information on The Harbor at Harrods Creek? Once there, click on "community downloads" and scroll down the alphabetical listing to your HOA. There you will find Master Deed, Rules & Regulations (including pool rules), claim form for damage, clubhouse rental information, collection policy, architectural review form, and updates from time to time. This could be very helpful for new residents as well as current residents who need HOA info.

*Brian English*

### SHARING AND CARING

It has been some time since we have had a Community Meeting or a newsletter with an in-person report. To start again, I need the help of a contact in each building to report any news, hopefully more happy than sad. Volunteers, please contact me. Contact info below.

We have sadly lost a good friend and neighbor, Daniel DeMoise, who passed away at his home at age 87 on February 26. Dan served on the Board several years and was also Landscaping Chair. Carol and Dan have lived here 16 years. He will be missed! Our sincere condolences go out to Carol and the DeMoise family members.

Another past Board Member and founder of our Harbor Book Club, Judith Fischer, has moved to the Episcopalian Home. We wish her well in her new home.

We have had several cases of COVID-19 at The Harbor, with some still recovering. Needless to say we all need to be safe.

Please feel free to contact me at [allysonhome@gmail.com](mailto:allysonhome@gmail.com) with news or interest in helping.

*Allyson Cooper*

**Happy St Patrick's Day March 17**

## **VICE-PRESIDENT REPORT**

Greetings from your Vice-President. I am Rosie Craggs and first, I would like to thank the board members for voting me in to serve as vice-president. I take this position very seriously and pledge to serve our community with integrity and my expertise. I have been a realtor for 43 years and work at Remax Action First. I know the importance of maintaining and how it affects the value of your residence, which is one of the most valuable possessions you own. I take pride in saying I have lived in The Harbor for 26 years. I am married to my wonderful husband Tom. We have 3 children and 4 grandchildren. I was elected back in 1998 & 2010 to the board.

My goals as VP are to bring harmony among the residents and our newly elected board members, to keep an open line of accurate communication, and following thru with things that are priorities. We strongly encourage the residents to join the committees so we can accomplish what is needed to improve our lovely Harbor. I can tell you as a realtor there is not another condo area like ours in Louisville that has what we have to offer.

I know that 2020 was extremely challenging with the Covid-19 for all, but 2021 looks promising with the vaccine being in place. Looking forward to a new exciting year in 2021...BLESSINGS TO ALL!!

*Rosie Craggs*

## **SECRETARY REPORT**

I'm Wayne Fulton. I moved to the Harbor in 1999 to a Home on Forest Lake Drive. My Daughter was 8 years old then, now she's 29 with a child of her own on the way.

I liked it so well that I purchased a home on Harrods Cove for my Mother. Eventually I moved to her home after her passing.

Currently I am the Harbor Board

of Directors Secretary. My previous time on the Board was in 2002 and 2003 when I served as a member at large, Vice-President and finally President. In 2019 there were three openings for the Harbor Board and only one candidate. I volunteered to serve on the board and fill one of the two open positions and hopefully relieve some of the workload on the newly elected and second term members. So being the secretary is a position I'm learning as I go along.

The current board is working to improve communications with the rest of our neighbors. I will look at drainage and basement leaks, along with others. I remind residents to call or email Brian English at [benglish@mulloyproperties.com](mailto:benglish@mulloyproperties.com) for service needs. He will forward your issue to a board member.

*Wayne Fulton*

## **MARINA REPORT**

It's boating time! Well, almost. It is time however for a refresher on how our marina operates.

Hi everyone, my name is Rolf Klein and I'm a resident of The Harbor for about a year now. Recently I was asked by The Board if I would consider bringing my boating and marina management experience to our own. I gladly said "yes".

I've been on this creek since I was a small child, and from my teens I remember this community being developed and built. I remember thinking then, what a special feature the private marina was to The Harbor. Years on, I now know that one typically sees this type of amenity only in coastal communities. Our marina has 38 slips, and as owners, we are each entitled to one of the slips for a boat owned by you on a "first come first served" basis.

At some point in the past, it was realized that after all Harbor owners who wanted a slip had claimed one, there were some left. In the

interest of making the marina financially self sufficient, the decision was made to allow boaters who were non-residents to lease left over slips on a year-to-year basis. They, of course, don't get the discounted rate that residents do.

So, how exactly does the process of leasing a slip work for owners within The Harbor? Beginning in mid-February, the harbormaster reaches out to current owners who were slip holders during the previous season to gauge their interest in keeping their assigned slip. After the headcount is taken, and **until April 1<sup>st</sup>, all remaining slips are deemed available to Harbor owners.** I make this point in bold, because after April 1<sup>st</sup>, all un-claimed slips are made available to non-residents. The lease period is for one year beginning May 1<sup>st</sup>. Harbor resident rates are \$855 for a small boat (one which doesn't require shore power) and \$1170 for a large boat (one which does require electrical shore power). Water is included. Electricity is metered and billed to the slip holder periodically.

As of this writing, a bit under half of the marina slips are spoken for by Harbor residents. This means that there are plenty of slips which, as a resident, you have the right to lease. You must do so by April 1<sup>st</sup>, though. After that date we will fill the remaining slips with non-residents. The marina will again be full this season as we currently have a wait list of non-residents who want a slip. Therefore, if you do want a slip, now is the time to let me know.

**My contact info:**

**Cell phone is 502-693-4553**

**and email is**

**[lflyboeing76@gmail.com](mailto:lflyboeing76@gmail.com)**

*Rolf Klein*