

Tower Harbor Condominium Association
Annual Meeting Minutes – August 10, 2024

- 1) Call to Order: THCA President Kathleen Mueller called the meeting to order at 10:30 AM EDT.
The meeting took place at the Saugatuck/Douglas Library in Douglas, MI.
 - a. Kathleen previewed the meeting agenda – See Exhibit 1 for a copy of the agenda.
- 2) Roll Call: All seven THCA Board Members attended the meeting:
 - a. Kathleen Mueller – President, Bob Fish – Treasurer, Greg Freeman – Secretary
 - b. Members at Large – Pat Murphy, Anne Seurnynck, John Street and Jere Whiteley
 - c. Representing CornerStone Property Management: Tim Lohr
 - d. Twenty-two unit owners were in attendance, representing 37% of the unit owners and constituting a quorum.
- 3) Approval of the Minutes of the 2023 THCA Annual Meeting
 - a. The minutes were approved unanimously with no changes.
- 4) Welcome New Owners since last Annual Meeting:
 - a. Mariner's Cove:
 - i. 346C Lyn Pitlik
 - ii. 348C Lauren & Alana Barker
 - iii. 362 Steve Pighini & Audrey Johnson
 - iv. 370 John & Bethany Morton
 - v. 372 John & Michelle Purcell
 - b. Westshore:
 - i. 220 Dawn & David Hunter
- 5) Open Board Positions
 - a. Two Board Members terms are expiring:
 - i. Kathleen Mueller
 - ii. Greg Freeman
 - b. Both Kathleen and Greg have agreed to stand for re-election, and there being no other candidates, no vote is required and they are re-elected by affirmation.
- 6) Treasurer's Report
 - a. The Treasurer's Report started with a statement of goals/drivers for the budget process:
 - i. Maintain the Safety, Security and Health of our property
 - ii. Maintain/increase property value
 - b. Assumptions for the budgeting process
 - i. Comparatively same operating expenses plus inflation.
 - ii. Prioritized capital projects based on inspection/owner input

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c. 2023/24 Budget to Actuals:

2023 -2024

Operating Budget	(Actual) Total Year	(Budget) Total Year	Variance
Total Revenue	\$390,535.49	\$388,075	\$2,460
Operating Expenses			
Total Operating Expenses	\$292,582.44	\$ 279,270	\$13,313
Capital Improvement Expenses			
Mariners Cove Garage Roof	\$74,900	\$ 74,900	
Seal and Re-Stripe Mariners Cove	\$6,250	\$ 6,250	
Mariners Cove Posts	\$11,500	\$ 11,000	
Total Capital Expenses	\$92,150	\$ 92,150	
Revenue (Less) Operating Expenses and Capital Improvements	\$ 5,803.05		
Starting Checking	\$53,952		
Ending Checking	\$59,755		
Ending Reserve Account (Savings)	\$143,000		

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d. 2024/25 Budget and Planned Expenses (See Exhibit 2 for full report)

2024 -2025

Operating Budget	(Projected) Total Year
Total Revenue	\$389,496
Operating Expenses	
Total Operating Expenses	\$279,004
Revenue (less) Expenses	\$110,492

Working Capital (Checking)	
New Balance (Checking)	\$9,097

Capital Improvements Expense	
Total Capital Improvement Expense	\$138,000
New Balance Working Capital	\$9,097

Distribution to Reserve (Savings)	
Previous Month Balance	
Distribution	\$25,000
New Balance Reserve (Savings)	\$168,000

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- e. Monthly Assessments:
 - i. For 2024-2025, there will be no increase in monthly assessments
 - ii. For 2025 forward, Board has voted to raise monthly assessments by the COLA given annually by the US Bureau of Labor Statistics. This will help our income keep up with inflation.
 - f. Board-Levied Assessment:
 - i. Board has approved a \$900 Board-Levied Assessment to fund ongoing structural upgrades and improvements complex-wide.
 - ii. Due in full 11/1/24. Late fee of \$25 on 11/15/23.
 - iii. You may pay in three monthly installments, but please begin paying in September so that we can access funds for important fall projects:
 - iv. September 1
 - v. October 1
 - vi. November 1
 - g. Why a Board-Levied Assessment every year?
 - i. THCA had maintained only the minimum reserves required by Michigan law until the past (4) years.
 - ii. We have gone from \$25,000 to over \$140,000.
 - iii. Reserves should cover at least one year's Operating Expenses - ~\$280,000
 - iv. Expect a Board-Levied Assessment every year until two criteria are met:
 - 1. Reserves equal one year of Operating Expenses
 - 2. No major Capital Improvement projects are planned
- 7) Vote to Conduct an Audit:
- a. Full audit of THCA financials costs between \$2,500 and \$4,000.
 - b. Best accounting practice for condo associations includes commissioning a full audit every 2 to 3 years.
 - c. THCA had a full audit of our accounting in 2023, so the Board of Directors recommends a vote of 'NO' for a full audit
 - d. Voice vote on conducting an audit (Only one vote per unit.)
 - i. Yes – to conduct an audit: 0 votes
 - ii. No – to not conduct an audit: Unanimous Voice vote
 - iii. Proxies – 5 proxies vote No
- 8) Cornerstone Update
- a. Completed 2024 Capital Projects:
 - i. Replace Mariners Cove Garage Roofs \$ 74,900
 - ii. Re-seal Mariners Cove Asphalt \$ 6,200
 - iii. Remove 3 Large Trees – Damaged/Diseased \$ 3,800
 - iv. Landscape/Irrigate Harbor Court Entrance \$ 6,500
 - v. 133 Harbor Court Roofing Repair \$ 5,600
 - vi. Pressure Washing entire complex \$ 11,000
 - vii. Slider Doors: 344D and 147 \$ 7,500

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- viii. Mariner Cove Front Deck Posts (In process) \$ 11,500
- ix. Total 2023 -24 Improvements \$127,000
- b. Planned 2025 Improvements:
 - i. Harbor Court Sidewalks (grind for safety) \$ 6,000
 - ii. Hamilton Driveway and Sidewalk Replacement \$ 85,000
 - iii. Re-roof Building #1 \$ 35,000
 - iv. Total \$126,000
 - v. (Next Roofs – Buildings 8 and 10 within the next few years)
- c. Buildium Update:
 - i. Co-owners are encouraged to us Buildium to submit and track maintenance requests
- d. Landscaping Update:
 - i. On Harbor Court, two large trees were removed due to large limbs breaking, serious damage
 - ii. To replace these trees, it was necessary to add irrigation to this area
 - iii. Irrigation allowed the addition of other plants to enhance the corner entrance



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9) General Board Updates

a. Mariners Cove Parking

- i. Mariner's Cove experiences tight parking during summer season
- ii. THMCA folks must park at Safe Harbor
- iii. Per Mariner's Cove unit: 2 parking permits and 5 guest tags – see images above
- iv. Rental owners are responsible for getting guest hang tags to all rental guests to avoid towing
- v. MARINER'S COVE PARKING WARNING!
 1. **If you park in the circle near the fire lane, the city will have you TOWED!**



b. THCA Rules and Regulations:

- i. Created to organize and clarify our unwieldy Bylaws
- ii. Useful for general homeowner questions:
- iii. Part 1 for all Owners
- iv. Part 2 for Rental units
- v. Part 3 Assessment of fines for all Owners
- vi. THCA Rules & Regulations is a 'living' document, so there will be regular updates.

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- vii. Please recommend any changes you feel would improve clarity for new or current owners
- viii. If you do not have a copy, you can download from our website – or contact Tim.
- c. Oversight of Short-Term Rentals Per THCA Rules & Regulations
 - i. All Rental Units are required to supply:
 - 1. Certification from City of Douglas (requires a fire department inspection)
 - 2. Copy of the standard lease supplied at least 21 days prior to the first rental each year – per Bylaws
 - 3. Submit THCA Registration form and pay \$100/year
 - 4. Adherence to all THCA rental rules
 - 5. Ongoing guest information including dates of rental/car info
- d. Short-Term Rental Oversight
 - i. Currently 8 THCA registered rental units
 - ii. 13.5% of 59 units

184 Hamilton
200 Hamilton
340B Mariner's Cove
342A Mariner's Cove
342D Mariner's Cove
348C Mariner's Cove
368 Mariner's Cove
372 Mariner's Cove

- iii. If you feel that other units are allowing unauthorized short-term rentals, contact Tim at Cornerstone.
- iv. Short-Term Rental Oversight Outcomes:
 - 1. One unit began renting without following protocol. Currently, no longer listed as a rental, and working to be registered with City of Douglas as a THCA rental unit
 - 2. To avoid this in the future, all agents listing THCA units are given our Rules & Regulations with warning that they are enforced with possible fines.
 - 3. Guest cars on site are shared with all owners on Fridays via email
 - 4. With the rental oversight provided by the THCA Rules & Regulations, our complex is safer and more neighborly.
- v. New By-law Amendment:
 - 1. Last year, we voted and instituted a new bylaw amendment limiting the minimum rental period in-season:
 - a. 3-night minimum rental in season
 - i. Friday before Memorial Day through Labor Day
 - b. 2-night minimum other times of the year
 - i. Minimum age to rent is 25 years old

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2. Number of tenants and guests may not exceed occupancy limit as determined by City of Douglas
 3. This new bylaw amendment has been followed by all short-term rentals.
- e. Seawall Update:
- i. Two claims filed against our property insurer have been denied and have taken over 15 months to get to this point
 - ii. Our goals:
 1. Protect our property
 2. Avoid litigation
 - iii. Present limited information at this time because litigation is still a possibility

10) THCA Property Values:

- a. For Sale or Recently Sold

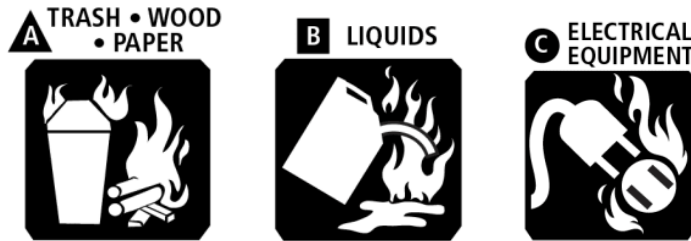
Location	Sales Price	Price per SF
Mariner's Cove + Garage	562,600	\$457
Mariner's Cove + Garage	474,900	\$512
Mariner's Cove	429,000	\$462
Mariner's Cove + 2 Garages	490,000	\$383
Mariner's Cove	510,000	\$397
Harbor Court	495,000	\$254

11) Homeowner Questions

- a. Dumpsters on Mariner's Cove should be ONLY for MARINER'S COVE RESIDENTS. Others, including owners from Hamilton and Harbor Court dump in the dumpsters we need for our trash!
- i. Answer: Board agrees.
 - ii. Association pays for Hamilton and Harbor Court units to have individual trash containers.
 - iii. In summer, 32 families on Mariner's Cove share three dumpsters.
 - iv. One 13- gallon bag per day/per unit = 224 bags each week
 - v. Problems occur when dumpsters are full and trash is left on the ground for raccoons and other critters to tear open.
 - vi. A sign has been posted notifying non-Mariner's Cove residents that dumping is not allowed.
 - vii. The Board will investigate having two pick-ups per week during July and August.
- b. When will Mariner's Cove drainage problems be fixed?
- i. Majority of the drainage issues are tied to the seawall repair by THMCA.
 - ii. Our drains pass through their seawall, so any drainage work by THCA depends on their schedule to make the repairs to their seawall.

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- iii. Board is aware of the ongoing drainage issues, and will address as soon as it is feasible.
- c. I have fire concerns regarding grills near decks
 - i. When grilling anywhere near wood decks, it is the responsibility of every unit owner to:
 - ii. Always use care and caution at all times
 - iii. Always have a functional ABC-rated fire extinguisher nearby
 - iv. Always be respectful of neighbors
 - v. Never leave grill unattended



- d. Does Cornerstone utilize any metrics to evaluate their performance?
 - i. As an example, comparing the number of issues and complaints in the community with the number of on-site visits by the property manager?
 - ii. Tim responded, “Personally, I am not on-site as often as my predecessor but I put a lot of effort into working the phones and using email to communicate. I generally get good feedback from my clients for using these communications channels. CornerStone agrees we need to do a better job of managing metrics, but our business is very transactional; we fight a lot of fires every day. Going forward we'll give more attention to the reporting the numbers.
 - iii. Note: The assembled co-owners gave Tim Lohr a round of applause in appreciation for his hard work in support of our association.
- e. General Maintenance:
 - i. NOTE: As owners, we are all responsible for reporting issues we see on our property.
 - ii. Please do not wait until the annual meeting to notify Cornerstone if you have a concern.

12) The THCA Annual Meeting adjourned at 12:00 PM.

Where to find the latest THCA news?

THCA Board Meeting Minutes can always be found on our website:

towerharborcondo.com

PASSWORD: tower@harbor

Please visit the site and send your input/suggestions to:

Greg Freeman, THCA Board Secretary

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Exhibit 1 – Meeting Agenda

- **Call to Order**
- **Roll Call – Board**
- **Meet our New Neighbors**
- **Approval of 2023 Annual Meeting Minutes**
- **Introduction of Board candidates**

Treasurer Report – Bob Fish

- **Review of FY 2023-2024 Actuals**
- **Review of FY 2024-2025 Budget and Proposed Capital Projects**
- **Monthly Assessment status/Board-Levied Assessment**

Cornerstone Update

- **Completed Projects**
- **Buildium usage via Cornerstone website**
- **Landscaping Update**
- **Mariner's Cove Parking** **Jere**
- **Seawall Update** **Anne**
- **THCA Rules & Regulations** **Kathleen**
- **Short-Term Rentals Status** **Kathleen**
- **Discussion/Vote Outcomes/Adjourn**
- **Q&A/Discussion**
- **Close/Adjourn**

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Exhibit 2 - 2024 Budget:

Tower Harbor Condominiums (Budget)
2023 -2024

Operating Budget	(Projected) Total Year
Revenue	
Dues	\$ 329,075
Late Fees	\$ -
Special Assessment	\$ 59,000
Other Income	\$ -
Buy in Fees	\$ -
Total Revenue	\$ 388,075
Operating Expenses	
Water/Sewer	\$107
Electric	\$4,908
Insurance Property/Board	\$28,430
Accounting / Admin Fees	\$1,200
Lawn Care-Maintenance	\$57,400
Professional Services	\$30,000
Snow Removal	\$15,200
Management Fee	\$15,600
Office Supplies & Expense	\$1,375
Sprinkler Repairs/Maint	\$8,950
Pest Control	\$1,700
Refuse Removal	\$14,100
Building Maintenance	\$21,600
Grounds Maintenance	\$21,600
Major Building Repair	\$48,000
Tree Service	\$7,000
Pond Maintenance	\$2,100
	\$0
	\$0
Total Operating Expenses	\$279,270
Capital Improvement Expenses	
Harbor Court Sidewalk	\$17,000
Mariners Cove Garage Roof	\$60,000
Hamilton Driveway Replacement (\$65,000)	\$0
Mariners Cove Drainage (\$40,000)	\$0
Seal and Re-Stripe Mariners Cove (\$15,000)	\$0
Garage gutter and drains	
Total Capital Expenses	\$77,000
	\$0
Reserve Account	\$25,000

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Total Capital Expenses & Reserve Allocation	\$102,000

Working Account Balance (Beginning)	\$38,951
+ Total Revenue	\$388,075
- Total Operating Expenses	-\$279,270
- Total Capital Expenses & Reserve Allocate	-\$102,000
Working Account Balance (Ending)	\$45,756
+ Legal Reserve	\$143,937
Total Cash + Investment	\$189,693

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Exhibit 3 - Current Reserves and Projected Growth

Reserve	Balance	Added
2018-2019	\$ 28,000	
2019-2020	\$ 53,000	\$ 25,000
2020-2021	\$ 73,000	\$ 20,000
2021-2022	\$ 93,000	\$ 20,000
2022-2023	\$ 118,000	\$ 25,000
2023-2024	\$ 143,000	\$ 25,000
2024-2025	\$ 168,000	\$ 25,000
2025-2026	\$ 208,000	\$ 40,000
2026-2027	\$ 248,000	\$ 40,000
Operating Budget for (23-24) & (24-25) = \$ 279,000		

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Exhibit 4 – Completed Tasks for FY 2023 -2024

Completed Tasks FY 2023 - 24				
Unit #	Date Created	Description	Task Id	Date Completed
	6/16/2023	Throw in pond muck pucks	2340551	7/6/2023 19:43
	11/14/2023	Harbor Ct sign light out	2450107	11/28/2023 17:18
	2/21/2024	Habor Ct lights	2516716	3/1/2024 15:40
	5/14/2024	Dumpster doors	2574704	5/15/2024 13:56
	11/8/2023	Clean gutters and window wells	2447051	11/21/2023 16:10
	3/16/2023	Install light at Mariner's Cove dumpster	2274629	7/10/2023 18:34
	11/27/2023	Pond Fountain	2457349	3/11/2024 14:32
	10/13/2023	Quote to refurbish pump house	2429818	12/11/2023 14:15
	9/14/2023	Inspect front deck post on Mariners Cove Buildings	2408350	3/11/2024 14:24
123 - B1	9/5/2023	Skylight rusted	2400638	9/14/2023 12:08
123 - B1	7/24/2023	Roof Leaking, Interior Drywall Damaged	2367534	11/3/2023 13:24
123 - B1	7/24/2023	Harbor Court Sign Lighting	2367541	8/16/2023 12:34
123 - B1	7/24/2023	Wonky Sprinklers on Harbor Court	2367549	8/4/2023 13:16
123 - B1	2/15/2024	Adjust slider wheels	2513421	3/4/2024 18:59
123 - B1	9/19/2023	123 HC Roof Leaking	2411747	10/12/2023 18:36
123 - B1	8/22/2023	Touch up paint on skylight wells	2390502	9/13/2023 12:17
123 - B1	10/5/2023	Roof Leak - New Problem on 10/05/23	2423701	3/11/2024 14:11
125 - B1	10/23/2023	Front Entranceway Door	2435316	10/26/2023 18:01
125 - B1	7/19/2023	Sprinkler heads	2364949	10/5/2023 19:37
125 - B1	8/11/2022	Landscaping Fixes	2117129	11/3/2023 13:13
125 - B1	8/11/2022	Landscaping Fixes	2117131	10/2/2023 13:54
127 - B1	7/24/2023	Gutter Overflow	2367493	8/16/2023 12:36
127 - B1	5/15/2023	Cracked street light	2317397	7/6/2023 20:08
127 - B1	8/28/2023	Pond clean up	2394715	11/3/2023 13:34
127 - B1	8/14/2023	Algae (?) on siding	2384508	6/17/2024 20:28
129 - B1	11/14/2023	Street light out	2450255	11/28/2023 17:09

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131 - B2	7/12/2023	Water leak	2359436	7/22/2023 11:36
131 - B2	8/25/2023	Window repair	2392938	3/11/2024 14:07
131 - B2	8/25/2023	Water leak	2393040	11/21/2023 19:06
131 - B2	10/12/2023	water leak into living room	2428432	3/11/2024 14:14
131 - B2	8/31/2023	Casement window repair	2397244	3/11/2024 14:34
131 - B2	9/24/2023	Kathleen and Tim inspecting patio re water leak	2414646	11/3/2023 13:37
131 - B2	10/16/2023	131 Harbor ct. water leak	2431173	11/7/2023 20:43
131 - B2	10/17/2023	131 harbor CT water leak, patio sloped toward condo?	2431987	11/7/2023 20:44
131 - B2	9/11/2023	water leak onto living room floor	2405614	3/11/2024 14:08
131 - B2	10/17/2023	131 harbor CT Douglas, repairing water damaged floor	2431991	11/7/2023 20:43
131 - B2	8/25/2023	Water leak	2393007	11/3/2023 13:33
133 - B2	4/25/2023	Porch light not working	2302467	7/6/2023 20:06
137 - B2	9/28/2023	Touch up items	2417813	10/13/2023 17:23
137 - B2	5/29/2024	Shingle slid down	2584728	6/12/2024 18:30
137 - B2	8/22/2023	Gutters have trees growing in them	2390546	9/13/2023 12:33
137 - B2	7/26/2023	Caulk Patio	2369928	8/16/2023 12:37
137 - B2	5/13/2024	Call back on painting job	2573850	5/22/2024 13:59
141 - B3	8/10/2023	Harbor Court Bulb Out	2381812	11/3/2023 13:31
141 - B3	11/3/2023	Harbor Court Bulb Out	2443679	11/28/2023 17:02
141 - B3	7/13/2023	Dripping spigot	2360730	7/24/2023 15:25
141 - B3	11/11/2022	Electrical panel	2186493	7/18/2023 11:16
141 - B3	5/10/2023	Roof leak	2314218	3/11/2024 14:00
143 - B3	11/21/2023	Heat tape unplugged	2454578	11/27/2023 20:37
143 - B3	2/26/2024	Give deck a once over	2520153	6/25/2024 12:53
143 - B3	4/11/2023	Install screen door	2293115	7/6/2023 19:56
147 - B4	8/18/2023	Living room sliders	2387793	6/17/2024 20:29
147 - B4	10/3/2023	Window seal	2421420	2/27/2024 15:39
147 - B4	5/17/2023	Living room sliders.	2319499	3/11/2024 14:01
153 - B4	10/16/2023	removal of ornamental grasses	2430978	4/8/2024 17:07
153 - B4	3/25/2023	mole problem	2280856	7/6/2023 15:36
153 - B4	3/4/2024	Replace downspout	2525090	3/13/2024 18:39

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153 - B4	3/2/2024	downspout	2524188	3/5/2024 14:00
157 - B15	4/22/2024	Siding off building	2559610	4/29/2024 15:35
186 - B13	9/8/2023	Heat tape check	2403946	9/14/2023 12:08
188 - B12	10/13/2023	Remove heat tape	2429653	11/4/2023 16:48
192 - B12	8/7/2023	Leak	2379346	6/6/2024 13:14
192 - B12	8/7/2023	Vent	2379348	11/19/2023 22:29
196 - B11	4/3/2023	Screen Door	2287422	3/11/2024 14:07
196 - B11	6/9/2023	Post Fix - Nails	2336068	7/6/2023 15:37
196 - B11	12/12/2023	Water in basement	2467644	12/12/2023 19:29
196 - B11	10/6/2021	Siding/Flashing	1898301	7/6/2023 20:14
200 - B11	8/24/2023	Downspout issue	2392038	11/3/2023 13:33
202 - B11	7/12/2022	Front Door Rusting and Weather strip	2094184	7/6/2023 19:57
342 B - B6	8/18/2022	Door needs attention	2122552	7/6/2023 20:01
342 B - B6	6/3/2023	Sprinkler system on mariners cove	2331288	10/5/2023 19:37
342 B - B6	5/19/2023	Door painted shut	2320730	7/6/2023 20:13
342 B - B6	8/18/2023	Post lights and stairway light	2388095	9/14/2023 13:45
342 B - B6	8/30/2023	342 A door	2396408	3/11/2024 14:08
342 B - B6	9/4/2023	Butterfly bush	2400330	11/3/2023 13:35
342 C - B6	7/17/2023	Railing Painting 342 C	2363078	3/11/2024 14:17
344 A - B7	10/2/2023	Siding trim detached	2420349	10/13/2023 19:35
344 D - B7	9/6/2023	Mariners Cove Garage Gutters	2401932	9/14/2023 12:06
346 A - B8	9/14/2023	Window Leak and painting	2408568	11/4/2023 15:17
346 B - B8	11/10/2023	Loose siding trim	2448249	11/28/2023 17:01
346 B - B8	9/23/2023	Bldg 8 post lamp out.	2414295	11/3/2023 13:37
346 C - B8	9/26/2023	2 x 4 wood plank and mulch	2415836	1/5/2024 9:51
346 D - B8	2/16/2024	STR	2514038	3/11/2024 14:33
348 A - B9	5/23/2024	Gap in door and missing screen	2581319	6/25/2024 22:39
348 A - B9	10/9/2023	Railing on front entrance deck/screen door	2425836	5/30/2024 12:58
348 A - B9	3/21/2024	Front door, front railings	2538472	6/25/2024 22:40
348 D - B9	5/22/2024	Siding repair	2580211	6/25/2024 22:40
348 D - B9	11/10/2023	Loose siding trim	2448253	11/28/2023 16:59
358 - B10	7/25/2023	garage door	2368614	7/28/2023 13:00
358 - B10	9/18/2023	paint	2410960	5/22/2024 13:47

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366 - B10	4/16/2023	Front Window Rotted Out	2296413	7/6/2023 20:04
368 - B10	12/27/2023	Lamp light out in front of 368 Mariner Cove	2475248	1/31/2024 13:04
368 - B10	10/16/2023	Light out	2431105	11/4/2023 16:46
370 - B10	10/25/2023	Quote to extend gutter downspouts	2437063	11/30/2023 13:22
372 - B10	4/23/2024	Potential photo eye problem	2560605	4/29/2024 15:38