

Harbor Watch Homeowner's Association Inc. of Lake Norman

e-Newsletter

This is the first e-Newsletter for 2018. The newsletter is a direct result of “we are bored and ready for spring”.

Projects Update

First, let us briefly re-cap projects completed last year. The Board defined one significant project in 2017. This project, Project M41, proposed to resurface the existing paved area from Harborcliff Drive entering into the board dock area and also the boat dock area asphalt. The Project also added stone to the existing gravel in the boat dock area. The Board approved this project May 17, 2017. This project was managed by the Maintenance Committee and was completed on August 10, 2017 and was on budget at \$16,630.

The Board has begun to review proposed Projects and will continue to discuss at their Board Meetings.

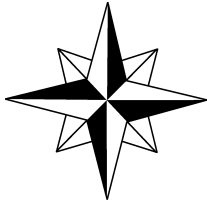
Of course, the Board always solicits input with regard to projects, e.g., new projects, priority of pending projects, etc. So, take a look at the current pending Maintenance & Capital Projects and provide your input to the Board.

Budget VS Actuals Year End 2017

The 2017 financial results or Budget versus Actuals for 2017 has been posted on the web site. The overall Budget was under spent by 16.3% (or \$16,777). HOA Actual Income was less than Budgeted Income by \$ 473. Once again, it just shows that the HOA is doing a very good job budgeting and managing money. The HOA ended the year with a surplus of \$16,304

Did You Know?

Did you know that HOA Business Processes and Executive Board procedures used by the HOA have been documented and published on the WebSite. This document covers such topics as Board Job Descriptions, Operating Procedures for each HOA Committee, Financial Procedures and Processes, Gate Procedures, HOA Records Retention Policy, Etc. If you have interest in how the HOA business is conducted and how the Board operates this is a great document to check out. The document is on the HOA Website under the Policies & Procedures drop down menu.

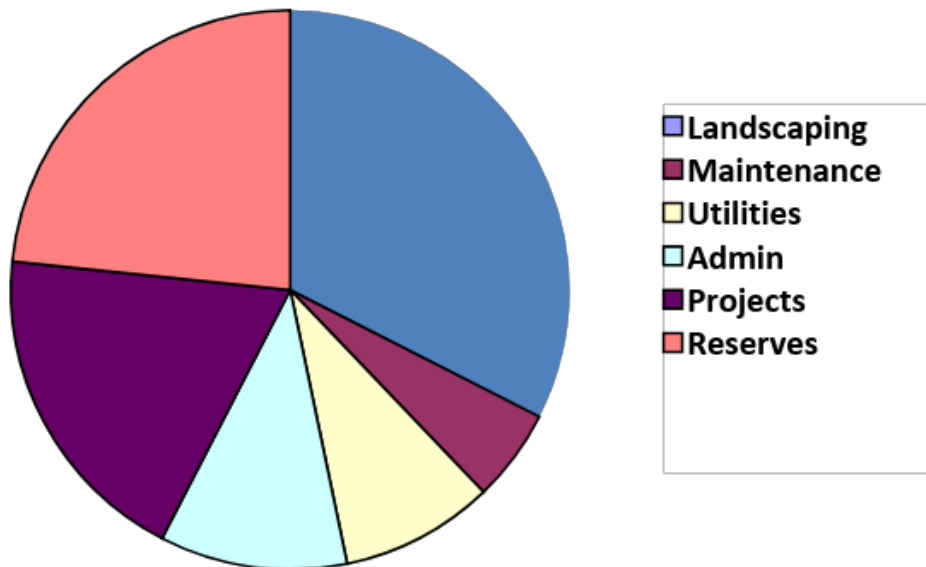


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Where Does All The Money Go?

We thought we would once again show off our presentation skills by providing a picture of where the money goes based upon the 2017 actual expenditures.



Landscaping

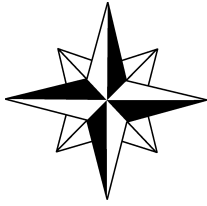
(\$27,829) encompasses all mowing & trimming, front entrance plantings and front entrance fertilization, weed control, aeration and re-seeding services

Maintenance (\$4,636) covers maintenance of entrance gate system, inland lake aerator fountains, front entrance landscape lighting, front entrance irrigation system, video surveillance system, orange construction fence, street signs, etc.

Utilities (\$7,593) includes electric and telephone

Admin (\$9,315) covers insurance, taxes, legal fees, CPA fees, mailings, web site, Duke Energy marina lake usage fee, Social Committee activities such as welcome baskets & HOA sponsored socials

Projects (\$16,300) includes maintenance and capital projects approved by the Board of Directors.



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Reserves (\$20,000) includes funds retained for unplanned emergencies and maintenance of the private streets inside the gates.

Factoring in the 2017 Budget Surplus and funding the Boat Dock area Resurfacing Project, the Reserves year end 2017 was \$120,463.

Nominating Committee Seeks Candidates to Run for BOD Positions

The HOA needs you! We suspect You are eminently qualified! Former Board Members have found serving on the Executive Board a rewarding experience. Many enduring neighborhood friendships began by serving on the Board. What if I lose? Get over it...run again! Before you suggest you don't have time I promise the time requirement is not overwhelming. One past BOD member was a working Mom with two very active youngsters and she served the HOA for three years on the Board including running for re-election.

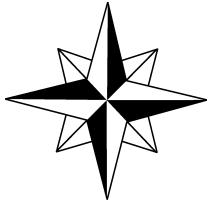
Are you interested in your property appreciating in value? Are you interested in the future of the community you have invested in? Are you interested in a well managed HOA going forward? Well, it is time for you to get involved! Now it is your turn!

So, the Nominating Committee is in quest of candidates to run for Board of Director (BOD) positions that need to be filled at the Annual Meeting in September. Three BOD positions will be elected at that Annual Meeting, one 3-year term, one 2-year term and one 1-year term. If you are interested in being a member of the BOD, please contact any Nominating Committee member. We will get you answers for any questions you might have about being a Board Member. Members of the Nominating Committee are Ralph Gay, who is the Chairperson, along with Maryann Haughton, and Dan DuBose. Contact information for the Committee may be found in the directory in the restricted area of the web site.

So, let's get with it. It comes down to this. If not **you**, then **who**? If not **now**, then **when**? The Committee awaits your call or e-mail. Some Property Owners have said "nobody asked me". OK, we are asking you now!

Architectural Review Committee (ARC)

The Architectural Review Committee (ARC) exists to manage the design and location of new home construction as well as exterior conditions and improvements on existing lots and homes. When homeowners want to make additions or renovations to the outside of their property we review then plan and then approve or deny the request. When the request is denied we will many times suggest alternate ideas that may facilitate an approval.



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Our goal is to work together with Harbor Watch residents in order to maintain community standards in accordance with our property guidelines, covenants and deed restrictions. We work as a committee and we discuss property issues and improvement requests as they come up. We evaluate and vote on decisions and strive to act in a way that best serves our neighbors and property values.

We know the idea of having a committee evaluate personal property improvements can be seen as intrusive and we strive to make the process quick and easy. We ask homeowners to have patience with us. We are a group of volunteers and there are times that our personal or professional schedules may not allow us to react as quickly as we all would like. During these times our goal is to communicate with you and let you know exactly what our timeline looks like.

We encourage neighbors to ask us any question during their planning stage. It's during that time that we can help you construct a plan that will gain an approval.

The following is a real interview with one of our neighbors to give you a better idea of the process. Maybe their story will help you when you need to make improvements;

Briefly describe the exterior home renovation you planned to do.

Addition of a canopy covering the upper deck.

What made you contact the ARC? (Why didn't you simply do the renovation without contacting the ARC?)

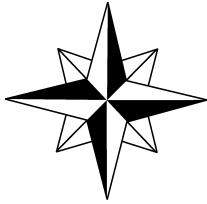
In our search for a home on the lake we made a conscious decision on the home in Harbor Watch. We understood there is in fact an HOA and we reviewed the guide lines and stipulations prior to our purchase. Also, the sellers were gracious enough to share the purpose, policy and procedures the HOA is bound by. We honored the process requirements so as to maintain compliance and proper etiquette. Structure in the organization is necessary to protect the properties and the owners. The boundaries apply to all.

How long did it take for the ARC to initially respond back to you?

The initial response was made within four days. The visit was made within a week.

How long did it take for the ARC to give you a formal determination regarding your request?

The formal determination pushed out to almost 30 days. To us this was an excessive delay. It is very difficult to secure a contractor and then push them out 30 days to schedule a job. The ARC has a 30 day grace period but this can be debilitating for confirmation of the project at hand.



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Did the ARC give you a yes or a no?

We received approval for the project.

What advice would you give to anyone going through a similar situation?

Be certain to provide an accurate description regarding the materials and functionality of the proposed project.

**Example: Our canopy is not an extension of the roof
Materials: Double baked coated aluminum not tin.**

Engage in an open discussion with the ARC to expedite their decision and assist in resolving unnecessary delays. It is critical for all parties to understand the mechanics of the project.

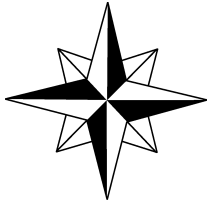
We appreciate the input of the ARC and look forward to future projects.

Social & Welcoming Committee

February 10, 2018 our neighbors, the Streicher's, hosted a Valentine's Day Party. The Social/Welcoming committee thought a mid-winter social would give us a chance to get out in the cold and have some fun. We had a great time with a chocolate fondue (Thank You Gwen Bolling), and a ton of great food. For all those who couldn't attend you'll have other opportunities in 2018 to hang out and socialize with your neighbors.

We welcomed four new neighbors during March so far with a visit and basket. There are two houses that have sold and we're waiting for them to move in so we can welcome them. Our committee had seven (7) people at the last meeting and we welcome anyone interested in joining us.

There is still time, until the end of the month, to update your Harbor Watch HOA Directory information or add a vendor recommendation. Also the Committee welcomes volunteers to host



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events and/or recommend ideas for events: Please Contact Lee Webb with any info at leewebb1212@gmail.com.

The Committee is looking forward to meeting and socializing with everyone in warmer weather.

Grounds Committee

Spring is approaching and during the end of March and early April timeframe fresh pine needles will be added to the front entrance and the boat dock area. Additionally, the flower bed in front of the gate house will be planted in that timeframe.

Once again Landmark Landscaping Services will be providing mowing and general landscaping services for the HOA during 2018.

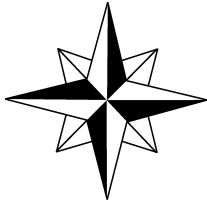
Maintenance/Community Watch

The Committee develops a Task List each year with input from the Board. Some of the tasks are reoccurring and routine (Front Entrance Irrigation System start-up) and some are not (Installing Orange Fencing during Home Construction to protect the right-of-way). The Committee's task list so far for 2018 has 27 items to be done during this year and many of the items are completed by Committee Members, e.g., taking care of the tree that fell on the right-of-way on Harbor Ridge last January.. The Committee is in progress working on the tasks that have been identified thus far.

The Committee is also working on a formal process to deal with trespassing at the boat dock.

Boat Ramp, Parking & Boat Slip Rules

Given that we are headed to boating season, at the request of Maintenance/Community Watch Committee, we thought it might be good to remind everyone of the rules associated with the use of the Boat Ramp & Boat Slips.



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First, Boat slips are to be 'Daily Use Only', i.e. boats are not to be left in the slips overnight.

Next, Only Lot Owners, their families and **invited guests accompanied by Lot Owners** are permitted to use the park area, boat ramp and boat slips

Periodically members Community Watch check the area of the Boat Ramp & Parking. The only way that Community Watch can confirm that only Lot Owners are using this area is to check vehicles and trailers for Harbor Watch ID stickers. We have had folks, who are not property owners, use this area in the past and perhaps even caused vandalism. When Community Watch discovers a vehicle without a HOA sticker ID or a standalone trailer without a HOA Sticker ID parked in this area they will affix a flyer that communicates the requirement of a HOA Sticker, that the license plate ID has been recorded and if the vehicle is discovered without HOA ID in the future it is subject to be towed.

We would also mention that Vehicles and trailers stored in the storage area should also have Harbor Watch ID stickers. Otherwise, it is difficult for Maintenance/Community Watch to determine if items stored there actually belong to Lot Owners.

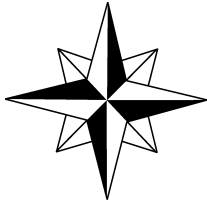
Lastly, HOA Vehicle and Trailer ID Stickers can be easily obtained by contacting the HOA using the link <http://harborwatchhoa.bondwaresite.com/webform.php?ViewForm=1>

Access During Times the Entrance Gates are Closed

Soon it will be spring and trespassing into the neighborhood will become more prevalent. Trespassers may seek to tailgate in through the front entrance. They may enter before the gates close. Sometimes, based on past history, trespassers even cause vandalism.

The HOA, over the last several years, has improved the ability of the HOA to limit access by using Proximity Cards instead of a yearly gate entrance code. The HOA now keeps the gates closed on Week-ends and Holidays. The Doorking Gate Entry System captures all vehicles that enter using Proximity Cards, Gate Remotes and also those that gain entry via the Call Directory. The HOA also captures via the Doorking System entry by each Realtor, Newspaper Delivery, USPS Mail Delivery, Duke Energy, etc. We also have a video surveillance system that has minimized front entrance vandalism since installation and captures video of vehicles entering and leaving the neighborhood even at night.

We must emphasize that the operative words are "limited Access". The HOA cannot "prevent access" to the neighborhood, e.g., the tailgater that might follow a Lot Owner in after the Lot Owner opens the inbound gate when the gates are closed. ATV's have also entered the neighborhood in the past when the gates are closed.



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If anyone observes a crime in progress or a life threatening situation they should call 911. Suspicious activity should be reported to the Iredell Sheriff's non-emergency telephone number, which is 704-878-3100. It would be helpful after the fact, to notify the Community Watch or the Board so they are aware of what is happening in the community.

Under no circumstance should a Lot Owner confront a trespasser.

Overheard at the Marina

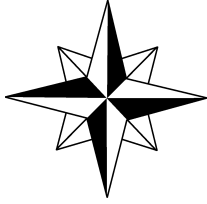
Overheard at the Marina is intended to be "tongue in cheek" material that adds some not too serious stuff to the e-newsletter. And then, sometimes we mix in some serious stuff just to add confusion. Sometimes we plagiarize.

We have overheard that a new restaurant is in the works at the location of the former KFC in the Foodlion Shopping Center. The restaurant will be Dixie's Fish & Chicken and will offer fast casual dining with a southern kick. We are also glad that a Dunkin Doughnuts is at I-77 Exit 42 interchange.

Also, Daveste Vineyards, our local Winery, is hosting events on Friday's during March and April. You can check it out by Googling Daveste.

Some New Year's resolutions overheard in various places over the holidays:

- I was going to quit all my bad habits, but then it occurred to me that no one likes a quitter!
- I resolve to spend less than one hour a day on the Internet. This, of course, will be hard to estimate since I'm not a clock watcher.
- Next time, I will read the manual... if I can find it.
- Drink more! It was Benjamin Franklin who said, beer is proof that God loves us so be happy. So, be happy!
- I will never again take a sleeping pill and a laxative on the same night.
- A New Year's resolution is something that goes in one Year and out the other.



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Neighborhood Home Construction and Real Estate Update

The active number of homes on the market as listed in Multiple Listing Service (MLS) effective March 12, 2018 is currently three (3) and the number of active lots on the market is currently ten (10).

Remember, before construction begins an owner must comply with the requirements of the Architectural Review Committee. Home Construction Guidelines, Home Construction Guidelines Checklist and if you plan to make exterior changes to your property it would be wise to contact ARC to determine if you should submit a **Plan Approval for Property Upgrades, Additions, and/or Improvements**, which is available on the web site.

Are you really out there???? Have you read the newsletters? Tell us what you like or dislike. Anything else you would like to see included? Any good local restaurant discoveries you would like to share? We promise we will read and perhaps even re-read all questions and comments sent to the editor. We might even respond. The response might even make sense. You can contact the editor directly by navigating to the CONTACT US pull down menu on the HOA website and then clicking on the CONTACT HARBOR WATCH link. Then, click on the CONTACT NEWSLETTER EDITOR link and complete the form on that link (in the history of the WebSite, no Property Owner has ever contacted the Newsletter Editor via the WebSite on purpose! Will you be the first?).

Note: The e-Newsletter can also be found on the HOA website (the HOA website can be accessed by typing www.harborwatchhoa.com in your browser). Future e-Newsletters are planned for publication in August and November 2018.