



VOLUME 1: ISSUE No. 1

Message from Robert Wierzbicki: Harbor Cove Newsletter

Fellow Harbor Cove Owners, this is Issue No. 1 of the New Harbor Cove Newsletter. I've taken on the task of providing timely "Open and Transparent" communication relative to the operation of the Harbor Cove Condominium facilities. Working with my fellow Board Members I will attempt to compile relevant information and convey this information at least quarterly to each of you electronically via e-mail. Please forward your comments and suggestions relative to this newsletter via e-mail to pawizard@charter.net

PROJECTS Scheduled for 2014 – 2015

Multiple projects totaling \$362,912 were identified for funding including:
Seawall Repair - \$275,000
Pier Repairs - \$50,000
Drainage Improvements - \$25,000
Steam Room - \$5,000
Hand Rails - \$6,912

The seawall repair represents the largest project planned. At present it is progressing slowly.

See Seawall Page 2 Of 2

Property Management Contacts:

Bama Coastal Services, LLC Sherry Berger - Property Manager

Direct: (251)550-8254 Email: bamacoastalsherryb@yahoo.com

James A. (Tony) Jarvis – Owner

Direct: (251)550-5490 Fax: (251)948-9181 Email: jajjar@yahoo.com

New Board Members Elected:

At the Harbor Cove Condominium Owners meeting held on October 11, 2014 three new Board Members were elected:

Andy Grant, Charles Watson were re-elected to the Board and extended their terms for an additional 2-years. Robert Wierzbicki was elected to the Board for the first time for a 2-year term. They will join Mario Casciano and Chief Hatfield both of whom are serving in the final year of their current terms. The Board will meet following the Thanksgiving Day Holiday to elect officers. see Board Members Page 2 of 2

Assessment Information: *Please Read For Upcoming Changes*

Assessment values for the upcoming Fiscal Year were presented by Andy Grant at the Harbor Cove Condominium Owners meeting held on October 11, 2014. As in the past assessments can be paid in three equal monthly installments beginning in January 2015 as follows:
2-Bedrooms: Total \$2,281.00 or \$ 760.38 per installment for 3-months
3-Bedrooms: Total \$3,218.00 or \$1,072.67 per installment for 3-months
4-Bedrooms: Total \$3,829.02 or \$1,276.34 per installment for 3-months
Andy Grant reported that the monthly dues assessed each Owner were insufficient to cover actual insurance and operating costs. This has been an issue for multiple years, requiring that the short-fall be recovered through the annual assessment. Although the Board has the Authority to adjust the monthly dues, a majority vote at the Owner's Meeting indicated that Owners were in favor of increasing the monthly dues to cover insurance and operating expenses. As a result, beginning June 1, 2015, the start of our next fiscal year, the monthly dues will be increased to cover insurance and operating costs, and annual assessments will be limited to coverage of reserve funding and small projects. The current assessment of \$203,671.00 reflects \$121,396.00 in insurance and operating expenses and \$82,275.00 in funding for reserves and small projects. Based upon the past year short-fall for insurance and operating expenses adjustments will be in the order of: 2-Bedroom - \$120 additional, 3-bedroom - \$170.00 additional, 4-bedroom - \$200 additional. The Board will convey the changes to the Owners in the next few months.

UPCOMING EVENTS:

November 27, 2014:
Thanksgiving Day Turkey Fry on East Dock

December 31, 2014:
Progressive Dinner @ Harbor Cove (tentative -
in planning stages)

May 1, 2015:
Trailer Parking Rotation - See Website for
assignments www.harborcoveob.com

May 24, 2015:
Harbor Cove Summer Kickoff Cookout

June ??, 2015:
Opening Day of Red Snapper???

July 4, 2015:
Harbor Cove Beach Party @ Johnson Beach

IT'S ALWAYS A HOLIDAY AT HARBOR COVE!

And Holidays are time for wishes, but
BE CAREFUL WHAT YOU WISH FOR:

Over the past few years the Board has been focused on identifying repairs and replacements of the Harbor Cove facilities and amenities to return them to, at a minimum, an "As-New" condition. The Board will continue this effort however from time to time may be afforded the opportunity to provide upgrades and new facilities in a cost effective manner. Please feel free to contact me via phone or e-mail to express your opinion or desire for an improvement in our facilities, amenities or to the services being provided. The only way we can address items of concern is to hear from you. Forward your "Wishlist" to

Robert Wierzbicki: C - 678-576-6809

Seawall - Continued from Page 1

We have engaged a Professional Engineer to design the seawall. Due to the height of the seawall (excess of 4-feet high) this is a mandatory requirement of the City of Orange Beach. Three design concepts have been developed, one is considered an interim temporary repair employing a similar wood pile system and a partial height composite seawall designed to stabilize the existing failing system, the second is a full height steel seawall and the last is a full height composite seawall. Currently we have interest from six marine contractors to bid on the project. This is a highly sensitive project due to the intrusion we will need to make on the adjacent property, owned by Rodney Jones, to install the system in a cost effective manner. We have hired a surveyor to delineate the location of the current seawall and the projected location of the future seawall. A new easement will need to be agreed upon with the adjacent property Owner. In addition we need to obtain USACE approval of our plan as well as Alabama State Lands before a permit can be applied for at the City of Orange Beach. We are focused on moving the project forward in the next few months however the logistics of the USACE as well as negotiation with the adjacent property Owner may impact our ability to move forward this winter.

We will keep you advised as the process continues to move forward.

Board Members - Continued from Page 1

Contact Information for Board members:

Mario Casciano: C - 504-382-4289

Andy Grant: C - 252-454-0231

Chief Hatfield: C - 601-580-1398

Charles Watson: C - 256-997-6083

Robert Wierzbicki: C - 678-576-6809