

**Meeting Minutes
Hillsboro Cove Homeowners Association Board of Directors
October 13, 2025**

[Note: M/S/C means “moved, seconded, carried”]

Present: Bill Daly, John Solberg, Richard Johnson, Richard Detwiler, Nick Harris (RPG)

Absent: Debbie Gerlach

Meeting called to order at 10:06 a.m. at Richard Johnson’s home.

Minutes: Approval of minutes as revised of September 8, 2025. **M/S/C**

Confirmation of matters approved by email since last meeting: M/S/C

Variances received and acted upon by email:

- 365 Reef Point, stone garden around electrical box in rear. Approved, 9/12
- 318 Marina View, window replacement. Approved, 9/16
- 307 Marina View Lane, install new water spigot. Approved, 9/24
- 1140 Hillsboro Cove Circle, dumpster during remodel. Approve, 10/10

Other matters acted upon by email:

- Authorize planting of shrub replacement list by Romig, total cost \$13,726.80.

Approved 9/24

- Change in insurance carrier to Philadelphia with annual premium of \$125,145.23 (compared to renewal proposal from current carrier Cincinnati of \$190,591.21).

Approved 9/24

Treasurer’s Report: We’re significantly over budget for maintenance, primarily because of decks and driveways. We should be able to keep this cost down next year. John reported that we had a \$165 profit on the picnic. This will go in the bank for future use by Community Relations Committee. **M/S/C** the September treasurer’s report (attached) be received with appreciation.

Management Report: Matters of concern are separate items on the agenda; beyond those, everything is quiet.

Old business

Disposal of property: The board went into executive session to discuss certain matters regarding the possible disposal of a portion of Hillsboro Cove HOA’s property.

Status of oversized deck at 1160 Hillsboro Cove: Deck size has been reduced to the approved size at RPG’s expense. The owner has requested a variance for new shrubs; Nick will ask for detailed plan.

Variance request 1055 new windows: Approved.

Shrub replacement: 74 shrubs were replaced and some issues have been resolved. Romig did a watering gratis.

Bylaws: Only one person has objected so far; final approval will be on the agenda for November.

Dead branches at 329 Marina View: This tree will be coming down in near future.

Trenches around new grates: Nick will get Romig to fill these in.

New business

2026 Budget: The proposed budget prepared by RPG discussed, which will require a monthly assessment increase of \$25; **M/S/C** budget be approved.

Requests from 1140 Hillsboro Cove: Several variance requests were received. One for a rain diverter: Homeowner should put in work order; RPG has done this for others. Others (request to dig out vines, wrap arborvitae shrubs and install gutter guard) were denied due to expense to the HOA. The homeowner should be advised that they are welcome to install gutter guards at their own expense, as some others have done. Nick will follow up.

1152 Hillsboro Cove: Request to replace tree. Homeowner should file new request, including who will pay for it and appropriate insurance information. Nick will follow up.

Next meeting: Tuesday, November 11 at 3 p.m. at Daly's.

Respectfully submitted,

Richard Johnson, Secretary

SEP 2025 Financial Report for Hillsboro Cove					
	Actual This Month	Actual YTD	YTD Budget	YTD Actual vs. YTD Budget	Annual Budget
Total Income	57,752	524,814	525,490	100%	700,653
Operations Expenditures					
Fixed Contracts	16,626	281,781	252,147	112%	343,145
General Maintenance	23,923	112,056	90,686	124%	115,648
Professional Services	3,149	18,733	6,624	283%	7,863
Miscellaneous	607	1,974	9,795	20%	12,408
Total Operations Expenditures	44,304	414,544	359,252	115%	479,064
Reserve Allocation					
	18,466	166,192	166,192	100%	221,589
Reserve Expenditures					
Decks	8,869	136,369	Commentaries for the Month INCOME was on budget at \$57,752; delinquencies (>30 days) were \$1090 reflecting 3 overdue payments. OPERATING EXPENSES in total were under budget although payroll expenses were again high, over budget by \$15,805. Our insurance payments this month were under budget, only because of the scheduling of payments. There were also both legal and printing fees associated with the preparation and distribution of our HOA Bylaws. RESERVE EXPENSES amounted to \$142,676 reflecting the major expense for the final piece of road repaving and the repaving of many driveways and parking areas. There was additional work on siding repair.		
Roofing	-	-			
Exterior Painting	-	-			
Interior Repairs/painting	-	-			
Siding Repairs	-	3,537			
Gutter/Downspout	-	-			
Road /Driveways/Parking	133,807	139,307			
Tree/Shrub R&R	-	1,043			
Electric/Water/Waste	-	14,327			
Miscellaneous	-	8,200			
Total Reserve Expenditures	142,676	302,782			
Cash Reserves Available YTD		191,454			
Fixed Contracts: RPG, trash removal, landscaping, fertilization, snow removal, and Insurance. General Maintenance: Maintenance payroll and supplies, non-contract landscaping, extermination & non-Reserve repairs. Professional Services: Accounting, administrative fees and legal & professional services. Miscellaneous: Electricity, federal income & real estate taxes, expense over-flow buffer. Nomenclature: YTD = "Year To Date"; "Actual" = the actual amount of income or expense, distinct from "Budget".					