HIDDEN HARBOUR HOMEOWNERS ASSOCIATION BOARD MEETING
MEETING REPORT
Tuesday October 14, 2025
6:00PM

The meeting was called to order by president Tom Papademos at 6:02 pm. Trustees present were Doug Swary, Doug Beat, Jerry Sullivan, Cindra Keeler, Patti Wise (via Zoom), and administrator Erin Osstifin.

"OLD" Business:

Minutes- Approval of Board meeting minutes: July 8, 2025; Tom Papademos presented the July 8th meeting minutes; Jerry Sullivan moved that the minutes be accepted ; Doug Swary seconded; the motion was approved by all.

- NEW ITEMS:
    1. The Board discussed the Yard/Home Maintenance Committee forward action presented by Jerry Sullivan in a previous e-mail as follows:
        a. Four people will walk the properties (Larry, Robin, Jerry & Cindra)
        b. Majority will agree on which properties should be notified of non-compliance, being as specific as possible. No one from this group will individually or in a group approach the homeowners directly.
        c. The Board will agree on properties and appropriate penalties (fines of $100/instance)
        d. Erin will notify the homeowner (email and regular mail) citing areas of concern, time line for improvement and potential penalties
        e. Same group that identified the issues will follow up with problem homes to note progress and report progress to HOA board.
        f. In addition to yard conditions the same group will identify other exterior maintenance issues such as mold, broken mailboxes, etc.
    2. Late fees and other arrears issues fees have been brought into good shape, with collections running better than previously.
    3. E. Shoreline north end water issues: The board discussed the 2 quotes received for the work. After discussion, Doug Beat moved that we award the work to Cappelletty Construction on the basis of their estimate #417 to execute both Options #1 and #2; Cindra Keeler seconded the move; all members voted in favor of the motion.
        a. Erin will inform the contractor of the board's decision
        b. Erin will contact Bonnie Nally of 526 E. Shoreline to inform her of the proposed construction on her property. Tom Papademos will then inform the homeowner in detail as to what is proposed.
    4. Erin reported that the City of Toledo water department will not reimburse the association for the broken electrical line repairs at the Moon Lake Drive. The board decided to go along with that decision.
    5. Nothing further has been reported by the Villas association with regards to their effort to discuss fire hydrants monthly fees with the township and county.
    6. Doug Swary reported that Roach Reid does not have the ability to check status of the security camera back-up batteries. We will try to utilize their subcontractors for the work. Doug will get an estimate for the work.

- FINANCIAL-
    1. Report by Treasurer: Doug Swary reported that the 2025 expenditures are tracking pretty much in line with the 2025 budget.
        a. Doug Swary will prepare a draft budget for 2026 and circulate to the board members so that it can be discussed and voted on at the boards January 6, 2026 quarterly meeting.
    2. Investment of IR fees
        a. New Morgan Stanley CD, 6 months, maturing 11/24/25, 4.40% fixed rate, $198,000.00 deposit
        b. New Morgan Stanley money market/savings, no maturity date, 4% variable rate, $33.4K
        c. MVCU CD, 12 months, maturing 3/10/26, 3.0% APY rate
        d. Existing Waterford CD, $20,688.56, maturing 11/10/25, 3.25%
        e. Existing Morgan Stanley CD, $50K, matured 9/30/25, 4.25% rate; opened new $85K CD at 3.75% maturing on October 15, 2026
    3. Removal of dead trees on Moon Lake Dr.: Erin will contact the contractor and try to find out what their schedule is for the tree removal.
    4. Republic services check of $449.29, a credit for our now-closed account, will be sent to Cara Georgeson for deposit to the association's checking account.
    5. Hidden Harbour Lake Ladies requested that the HHHA donate $200 for the Christmas party, as we have done so in the past. Doug Beat suggested that we increase the donation to $250. Tom Papademos moved and Jerry Sullivan seconded the motion of donating $250 to the Hidden Harbour Lake Ladies, to be used towards the 2025 Christmas Party; all voted in favor.

- INFRASTRUCTURE-
    1. Clean-up of roadways: no further action to report. Tom Papademos will try to contact the township to further discuss.
    2. Application of brine to roadways by Lucas County: Tom Papademos will look further into this item.

- GOVERNANCE-
    1. The Board of Trustees of the HHHA is still short one member; also, there is no Board Vice President at present.

- ADMINISTRATOR'S Report
    1. Website revisions: no homeowner comments
    2. Second half 2025 collection:
        a. The Board decided, at the homeowner's request, to waive a late payment fee for a payment that was 4 days late, due to extenuating circumstances. This was the first time the homeowner was late with a payment.
        b. Second half fees collection progressed well.

- ARCHITECTURAL CONTROL COMMITTEE report
    1. Unfinished work at 8107 Hidden Forest Dr.: the homeowner will be contacted and reminded of the construction and schedule agreements for work at the referenced property. Fees for non-compliance will be levied.
    2. The removal of the above-ground pool at 8124 Hidden Forest seems to be complete.

Next board meeting will be Tuesday January 6, 2026 at 6:00pm, at the ReMax office location 1787 Indian Wood Circle, Maumee, OH

The meeting was adjourned at 7:27pm

Submitted: Tom Papademos