



View from the Top

A HARBOR RIDGE PUBLICATION

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Newsletter Highlights:

- From the Manager's Desk* Pg 1
- 2022 Annual Budget* Pg 2
- Special Meeting Agenda* Pg 2
- PROXY* Pg 3
- Club Interval Gold* Pg 3
- Bldg 3 moves to a Friday Check-in* Pg 4

The Homeowner's Annual Meeting is going virtual this December 4th!

Send us an email to get your Zoom link to attend!

Harbor Ridge Owner Getaway Rates (tax included):

- \$125 for one night
- \$175 for two nights
- \$225 for three nights

Based upon availability from December 1 to April 1. Not available school vacation or holiday weeks.

From the Manager's Desk

Rain, rain, go away! We have had a fair amount of rain this summer and early fall; however, our island is the greenest that we have seen it in years. Our maintenance man has been mowing almost daily to keep up with the ever growing lawns. The excess rains seem to have slightly delayed Maine's leaf-bearing trees from showing off their subtle hues of the fall colors. This will excite our late fall visitors. Autumn in Acadia National Park is truly one of the most wonderful times of the year to visit. Colorful...fewer visitors...crisp fresh air...fall traditions abound!

It is disappointing that the COVID-19 pandemic is still in our midst; however, it has not stopped many from vacationing here. Acadia National Park recorded its highest visitor numbers ever in July. However, the service industry—hospitality establishments, restaurants, and tourist attractions—had the lowest number of employees. Restaurants had to modify their hours and days of operation; as have many tourist attractions. Harbor Ridge was no exception. We have also been operating with a smaller staff than normal with high occupancy. Our entire staff—maintenance, housekeeping, and front desk—has accepted the challenges and the responsibility of providing welcoming, clean accommodations and amenities for our owners and guests to enjoy. We are extremely pleased with how our loyal staff has dug deep to carry out the mission.

We have seen more owners come to Harbor Ridge this year, as they feel that it is safer to vacation here in the great outdoors of Mount Desert Island. We saw fewer exchange guests, but more renters due to the high demand of accommodations with fully applianced kitchens. Owners have missed our social events—the breakfast and wine and cheese hour. We do plan to bring them back when staffing allows and mixed gatherings are safer. We have hosted the S'mores campfire since the beginning of August, and that was a welcomed return to "normalcy." Guests have found relaxation here at Harbor Ridge and around the island—reading a book on the rocky granite shores; hiking the lesser known trails on the Quitside; and picking up takeout to enjoy intimately in their vacation condo or on their balcony while watching the wildlife. The options go on and on.

Owners, who were not able to utilize their weeks due to COVID and would like to vacation, should contact management. Management is very willing to discuss options and will do its best to accommodate owners based upon availability.

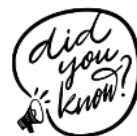
Managing hospitality during a pandemic has been difficult, and then scheduling much needed capital improvements has added to the challenges. Access to cleaning supplies, appliances, and linens has been tricky—the staff commonly says, "It hasn't come yet?! That's not what I ordered!" For example, we placed an order for 16 new sofas in August, and we will be fortunate if we receive them by March or April.

We want to say thank you for your ongoing understanding, the kind words of encouragement, the gifts, the flowers, the thank you notes, and the virtual hugs.



Harbor Ridge continues to be financially sound, as many hospitality businesses are not. We are very grateful that owners have maintained their financial commitments to their vacation ownership at Harbor Ridge. We encourage you to virtually attend the annual meeting to get a detailed description of the finances and what updates are in store. The meeting will be held via Zoom on Saturday, December 4 at 10:00 am. Owners must contact the resort for a Zoom invitation to attend the meeting. Please be sure to send in your proxy, as we need a 20% quorum either "in person" or by proxy for the meeting. That's a whooping 408 votes!

(Continued on page 3)



◆ You should purchase E-Plus thru Interval to provide some flexibility should you need to reschedule your exchange vacation for a later date.

◆ Owners must reserve pool and fitness room usage by calling 244-7000 for morning hour visits. It is open to anyone from 12:00 to 8:45 daily. This is subject to change if necessary to keep everyone safe.

2022 Budget**Income:**

Bonus Week Income	\$5,985.00
Club Interval Gold	1,158.00
Gift Shop	16,500.00
HR Rental	28,500.00
HR Rental Commission	54,000.00
HR Resale Commission	10,000.00
HOA Resale	00.00
Interest	1,200.00
Internet	00.00
Late Fees	14,500.00
Legal Fees	14,250.00
Maintenance Fees (2040 weeks @ \$550)	1,122,000.00
Owner Charges	4,500.00
Property Tax Revenue	105,037.43
Rental Income—Long Term	11,700.00
Sale of Used Property	3,000.00
Vending Machine Revenue	1,800.00
Total Income	<u>\$1,394,130.43</u>

Expenses

Advertising	3,635.00
Automobile—Fuel, Repairs, etc.	7,133.00
Bad Debt Expense	25,000.00
Bank Charges	21,010.00
Computer	4,475.00
Contracts	28,558.25
Contributions	100.00
Dues, Fees, Licenses, Permits	720.00
Employee Expenses	3,075.00
Gift Shop	5,450.00
Insurances	94,750.00
Miscellaneous Expense	1,000.00
Owner Expenses	12,900.00
Payroll Expenses	502,219.75
Professional Fees	6,300.00
Property Tax Expense	105,037.43
Registry Expense	3,500.00
Repairs and Supplies	201,000.00
Reserves ¹	78,540.00
Seminars and Training	725.00
Supplies	90,064.00
Utilities	198,938.00
Total Expenses	<u>\$1,394,130.43</u>

¹Seven percent of the assessment total is set aside in a reserve account for maintenance, repair and replacement on a periodic basis of common elements, limited common elements and limited common property for which the Association is responsible and to cover deductible amounts for any insurance policies maintained by the Association.

**Harbor Ridge Condominium Association
Special Meeting Agenda
December 4, 2021—10:00 a.m.**

1. Call to Order
2. Roll Call of Officers
3. Consideration of ratification of proposed annual budget
4. Transaction of such business as may properly come before the meeting
5. Adjournment

NOTE: The budget has been prepared based upon what Harbor Ridge believes to be the best current estimates of future costs currently available, such as current and past operation and maintenance costs of the property or of similar properties. In preparing the budget, Harbor Ridge has assumed that all the units will be occupied during the one-year period which the budget covers and that there will be a nominal inflation rate. These estimates are not intended, nor should they be considered, as guarantees or warranties of any kind whatsoever.

Call or email us to reserve your spot for virtual attendance at the annual meeting. Zoom details will be forwarded by request.

**Return Your Proxy!**

It is vital to the association to have proxies returned with your vote for the budget. Twenty percent (408 owners) of the owners constitutes a quorum. Please mail in your proxy by **November 25** to ensure its arrival at the office prior to the meeting.

**EVERY YEAR OWNERSHIP
ANNUAL ASSESSMENT**

WEEKS	2022 MF	2022 TAX	ARDA-ROC	TOTAL
1-6	550.00	29.69	3.00	582.69
7-17	550.00	38.41	3.00	591.41
18-42	550.00	64.58	3.00	617.58
43-47	550.00	38.41	3.00	591.41
48-50	550.00	29.69	3.00	582.69
51-52	550.00	38.87	3.00	591.87

ALTERNATE YEAR OWNERSHIP

1-6	550.00	39.44	3.00	592.44
7-17	550.00	41.92	3.00	594.22
18-42	550.00	66.84	3.00	619.84
43-47	550.00	41.92	3.00	594.92
48-50	550.00	39.44	3.00	592.44
51-52	550.00	42.96	3.00	595.96

PROXY

KNOW BY ALL BY THESE PRESENTS that I, _____, a member of the Harbor Ridge Condominium Association, do hereby appoint the Secretary of the Harbor Ridge Condominium Association, a Maine Corporation, my true and lawful attorney and Proxy with the power of substitution for me and in my name to vote as my proxy, at the Annual/Special Meeting of said Association, to be held at the Harbor Ridge Condominium Reception Center and via the Zoom online platform on the 4th day of December, 2021 at 10:00 am, or at any adjournment thereof, with all the powers which I should possess if personally present.

WITNESS my hand and seal, this _____ day of _____, 2021.

Member's Signature: _____

Printed Name: _____ **Unit(s):** _____ **Week(s):** _____

To all Members of the Harbor Ridge Condominium Association:

If you wish to appoint a person or entity other than the secretary of the Harbor Ridge Condominium Association to vote on your behalf at the Association's meeting, you may do so by crossing out the words of "the Secretary of the Harbor Ridge Condominium Association, a Maine Corporation" and inserting that person's or entity's name. Please note, however, the person or entity must be another Harbor Ridge time-share estate owner. THE PROXY MUST BE DATED AND SIGNED TO BE VALID.

**Fax to 207-244-4500 or email to info@harborridge.com or snail mail
prior to November 25, 2021 to
Harbor Ridge Resort, PO Box 725, Southwest Harbor, ME 04679**

(Continued from page 1)

The HR board voted to raise the base maintenance fee to \$550. The Town of Southwest Harbor had a slight uptick on the taxes. The budget includes roofing, improving wages to be more competitive, renovating some master bathrooms, and installing new carpet. Maintenance fee payment plans are very helpful to owners' vacation budgets. Call the resort or your personal bank today to set up your vacation payment plan.

We replaced roof shingles and skylights on the driveway side of Building Two in late April. Unexpectedly, we have had to change our roofing plans for this fall. We originally planned to do the driveway side of Building Four; however, the wind-driven rains from Hurricane Ida brought to light some unexplained water leaks in Building Two. Thus, we feel the need to pivot and strip and replace the shingles on the ocean side of Building Two this fall. Additionally, we felt that the lawn may be too wet in the spring for the equipment, so we will proceed with Building Two this fall and postpone Building Four driveway side to next spring. We had hoped that our contractors could do both; however, their schedule was too tight with other obligations, along with limited access to additional roofing shingles.

We have heard many heart breaking stories of our owners who have lost loved ones during this past year. Whether from COVID or not, our sympathies go out to you. Hold your loved ones tighter and spend precious time loving on them!



Harbor Ridge is still offering Interval's Club Interval Gold (CIG) points based membership for an extremely low price of \$495, which includes a two-year CIG membership and an initial deposit of 35,000 points. If you have considered a points-based membership in the past, but you were waiting for just the right time...THERE WILL NEVER BE A BETTER time!!!

Owners can deposit their weeks for points, and they can enjoy as many full-week exchanges and ShortStay exchanges as their points allow. If you want to be a snow bird in Myrtle Beach in January, you can get three weeks for your one summer Harbor Ridge week. This program is ideal for the owner, who books smaller units, takes vacations in the off-season, or takes shorter vacations. Owners of Weeks 22—42 should definitely consider the Club Interval Gold membership, especially those who always exchange and are already Gold members of Interval.

As a points member, you can see all available units within the system regardless of resort designation, unit size, or seasonality. Call 207-244-7000 today to set up your Club Interval Gold membership.



HARBOR RIDGE
PO BOX 725
SOUTHWEST HARBOR ME 04679

2021 has a Week 53 ~ Know Your Dates

*Be sure to confirm the 2022 check-in dates
on your invoices or on our website to
ensure the correct vacation arrival dates.*

*No one wants to unexpectedly show up on the wrong date.
Remember, the timeshare calendar differs from a traditional calendar.*



Units 31 - 38 moving to a Friday-to-Friday Stay in 2022

As many of you know who have traveled through Interval International, many timeshare resorts have Friday, Saturday, and Sunday check-ins. Since the beginning of Harbor Ridge, we have had Sunday check-ins for Units 11—38 and Saturday check-ins for Units 41—58. Management has been discussing the need to move some units to a Friday to Friday check-in for some time. The time has finally come for the resort to make this move, and it will begin in 2022.

As you read this announcement, many of you are asking WHY. As Mount Desert Island and Acadia National Park continue to get busier and busier and as more local families put their homes up for AirBnB rentals, quality housekeeping staff is more difficult to hire and retain. Many of the AirBnB rentals are also Saturday and Sunday. It is extremely challenging to retain housekeepers with just a two-day work week when there are more lucrative opportunities in the immediate area on Saturdays and Sundays. By adding another check-in day, we will have more work hours and days to provide our staff. This will help prevent a sharp increase in maintenance fees due to rising payroll expenses. We pay a weekend hourly incentive in our busy season; as housekeeping at Harbor Ridge is very physical especially during the warm summer months. With enhanced COVID cleaning standards and complete bed linen changes, it is even more physical than before. To prevent injuries and maintain our cleaning standards, the move to add Friday check-ins is needed for the best interest of our staff and the resort overall.

This will be a big change for our Building 3 owners, and we understand that there may be some disappointed owners. We apologize in advance. There may be some Saturday and Sunday owners that may want to come Friday to Friday, and this will give us more opportunities to honor owner and guest requests. We will note our reservations, as we do now when guests make special requests.

Another positive point is that owners in this building can have guests come for a full weekend at the beginning of their stay, as many long-time owners have a greater tendency to leave a day earlier than normal. Friday check-ins will also give us more opportunities for weekend getaways in our shoulder seasons.

This ultimately has no impact on owners who always deposit their week with Interval International or list their weeks for rent.

We thank you for your understanding and cooperation, as we take this step in 2022.

~ Reprinted from the April 2021 Newsletter