



View from the Top

A HARBOR RIDGE PUBLICATION

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Volume 33

Number 1

January 2025

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IMPORTANT NOTICES

Owner Getaway Rates (tax included):

\$199 for two nights
\$50 for each additional
night (2-night minimum)
Can be booked 7-10 days
prior to check-in.

Off-Season Bonus Weeks:
\$450 per week

Great Room and Pool
Parties Usage:
\$100 per party

Internal Exchanges
within season of
ownership: \$149
to amend a late deposit:
\$99

Deed Fees:

\$150 for spouse to spouse
and parent to child transfers

\$300 for all other transfers

\$100 extra for requests to
replace lost paperwork or
additional changes made

Manager's Update

There's nothing like a winter snow storm to get you into the spirit of the holidays! The first week of December brought two snowstorms back to back, and the views were Hallmark Christmas movie worthy! The snow hung on the trees for days, creating such beautiful landscapes for those vacation photos for the Christmas cards! Since then, it has been minimal snow and open waters. We are hoping for island cross country skiing, snowshoeing, and ice fishing this winter!

Our "winter projects" have begun. We are refinishing kitchen cupboard doors and drawers throughout Building 1 and some units in Building 2. We are also replacing the countertops and appliances in those units. We are replacing bedroom and stair flooring in Units 35—38, along with painting the guest bedroom and renovating the guest bathroom. We work hard to make improvements throughout the property; and it is imperative to keep owner and guest satisfaction positive. Due to these ongoing winter projects and heating conservation, owners may not be in their assigned deeded unit. Your understanding and cooperation are greatly appreciated.

Occupancy in 2024 was the most robust since COVID. Most rental stays were 4—5 days, which is comparable to current travel trends.

As most of you know, Harbor Ridge makes a courtesy call to its owners to remind them about their upcoming dates and deadlines for depositing weeks with Interval International. It is not unusual to hear that an owner has let their Interval membership lapse. Harbor Ridge is offering two years of Interval membership for

Winter Hours
Monday - Thursday
8:00 am - 7:00 pm

Friday - Sunday
8:00 am - 9:00 pm
Depending on occupancy, we may close some weekends at 8:00 pm.

Call for hours on storm days.

the price of one year with \$100.00 off your next exchange fee. To take advantage of this offer, you must renew your membership through the Harbor Ridge office during regular business hours. This is a great cost savings! What dining or vacation experience can you now add with that savings?

As of January 1, the exchange fee is \$239.00 regardless of traveling domestically or internationally. When confirming a vacation exchange, carefully consider whether or not you should purchase E-Plus or trip cancellation insurance. We recommend reviewing your credit card travel benefits, as some cards provide trip cancellation or interruption insurance or rental car damage and collision coverage.

Resales

Have you ever felt that seven nights is just not long enough for your vacation? At checkout, many owners express that exact sentiment. Owners regularly are extending their ownership by purchasing additional weeks on either side of their existing weeks of ownership, or they purchase a different week to return later in the season. There are great deals on our resale list. Feel free to inquire about availability.

*Condominium Association
Special Meeting Minutes
Saturday, December 7, 2024
At Harbor Ridge and via Zoom*

President Linda Connelly called the meeting to order at 10:05 AM.

Those present at Harbor Ridge: Linda Connelly, President; Jan Franz, Treasurer; Jay Hewett, Secretary; David Ezzio, Member; Margaret Austin, Manager and Annette Bartlett, Manager. Present Via Zoom: Amy Lytle, Member.

Four owners were present in person and 11 owners were present via Zoom. All in attendance introduced themselves and their timeshare experiences for the benefit of the group.

Election of two expired Board positions was next on the agenda. The outgoing Board members included Jan Franz, Treasurer and Jay Hewett, Secretary. Four candidates vied for the two vacancies. Votes received by proxy and from Owners present were as follows: Jay Hewett – 245, Chris Lyford – 181, Dan Mosley – 95 and Kurt Zemba – 92.

To elect a member to the Board the by-laws require a minimum a quorum of 408 votes. A total of 328.50 proxies were received plus an additional 200 votes were available from the HOA; thus, a quorum was present. Jay Hewett was re-elected, and Chris Lyford was elected to be our newest board member. Each term is for five years.

Margaret and Linda thanked Jan Franz for her 20 years of service to the Board of Directors. Her accounting knowledge was very helpful to the resort.

Resort Manager Margaret Austin reviewed the proposed income budget for 2025. The financials were presented as of October 31, due to a number of accounting transactions in November that needed our new accountant's advisement.

She then provided a thorough overview of the income portion of the Profit & Loss comparison for January through October 2024 with the 2025 proposed budget adopted by the Board at its September meeting. A question from Owner Mike Zelinski focused on the reduction in rental income over the recent post-COVID period. The management response indicated that there have been fewer rentals since the pandemic and that, of these rentals, fewer were for full-week rentals. Thus, a for-

ward-looking projection is to reduce expectation of income from this source.

Manager Annette Bartlett reviewed the proposed expense budget for 2025 in the context of recent 2024 experience. As with the discussion of income, the various line items were explained as to what they represented.

A major unplanned expense in October was the need to purchase a new truck. The existing truck would not pass inspection, and repairs would have far exceeded its remaining life-time value. So, a good used pick-up with a snowplow was purchased through a dealership with a three-year warranty.

Bad-debt expense was explained as being the write-off of unpaid maintenance fees. Budgeted maintenance fees are booked at the time they are due to be paid by Owners, whether they have actually been paid or not. Efforts to collect unpaid fees persist over a period of three, sometimes four, years. In December a decision is made to write off bad debt to minimize income taxes.

Another recent expense we chose to incur was to connect the internal fiber-optic wi-fi system to the Consolidated Communications fiber optic line on Freeman Ridge Road. This provides a significant increase in internet speed and streaming capacity.

Contributions were made to two fire departments that responded to a brush fire on the wooded border of our property.

Insurance costs continue to climb; thus, we must budget accordingly.

Owner expenses have dropped slightly due to less interest as indicated by fewer sign-ups and no-shows at wine and cheese and breakfast events.

Payroll expenses are up because of wage rates needed to compete for workers in the expensive MDI labor market. During COVID, these expenses were down because salaried management staff covered front desk duty when suitable staffing was not available.

Property Tax expense will be lower in 2025 because the recent revaluation increased property valuations for shore frontage while maintaining inland values approximately the same. Thus, the mil rate will go down and with it, our tax bill.

Repairs and Supplies includes all the exterior and interior repairs and replacements like roofing,

plumbing and heating, housekeeping supplies, furniture and appliances, etc. We experienced four heat pump failures within a three-week period this summer. They are all original installations and were 9 years old. We can expect to need more replacements going forward.

The utilities category includes fuel, electricity, sewer, water, internet, and cable costs. We are able to project lower costs overall for 2025 because we have an electricity supply contract with C.N. Brown, which is very helpful in relation to the PUC's "standard offer." We also have a fixed-price contract for fuel oil at a much better price than we paid in 2024.

Several questions from the audience were fielded by management. Answers included a discussion of lighting to say that bulbs are replaced with LEDs with the exception of 3-way bulbs which continue to be replaced with incandescent bulbs because the LED equivalent bulbs are very expensive and seem not to last as well as single wattage LEDs. Questions about heat pumps revealed that their original installation saved us about 5000 gallons of fuel oil per annum. Further, heat pumps are dual-mode and provide both heat and air conditioning as the season requires. Occupants have control of both the mode in use and the temperature set points. Further, while air conditioning in the upstairs bedrooms may be desirable, the new skylights provide cross ventilation and make a second unit less necessary. The possibility of obtaining wind and solar power was raised. This has been extensively reviewed in the past and found not feasible for on-site installation. However, a new study was suggested and Board member David Ezzio volunteered to, again, review the feasibility of on and off-site installations for solar and wind energy.

A motion "To approve the budget as presented" was requested. Owner David Leissner moved and Dan Mosely seconded: "To approve the budget as presented". All present in person and via Zoom approved; there were no "nay" votes.

In a final discussion, Karlene Additon-Strout asked if we had ever considered using refillable soap and shampoo dispensers rather than the individual cakes and tubes now offered. Management indicated that we had thought about it. It is not considered to be a significant cost-saver and may increase the housekeeping labor to keep them filled and in repair. That said, we will research the available

products and if a stable and cost-effective product line is found, we will give the idea additional consideration.

It was noted that the audio quality of the speech going out to the Zoom participants was poor while that of the Zoom participants coming into those present in person was pretty good. This is an ongoing problem that affects our Board meetings as well and is under review for improvement going forward.

There being no further business or discussion, the meeting was adjourned at 11:12 AM.

Respectfully submitted by Jay Hewett, Secretary

Travel Tips Your Manager Learned...

on her most recent trip to Orlando, Florida. Despite having been to Orlando more than 20 times, Annette was reminded that there are always tips and tricks to remember and share...new and old!

#1—Have copies of your resort, car, and airfare confirmations either in paper form or digitally! She reserved an 8 passenger minivan, and the car rental agency insisted that she only rented a 7 passenger. Have you ever driven a 15-passenger mini bus...that was interesting to drive on I-4!

#2—Print and laminate park maps. Parks are changing all the time, and it is helpful to see the "big picture," and it saves your cell phone battery.

#3—If your family loves pickleball, bring your own paddles or buy some at Walmart. It was \$40 to rent for four paddles and a ball for one hour from the resort! The new pickleball addicts paid \$40 at Walmart to play for endless hours!

#4—I do not always recommend all-day dining deals at amusement parks, but it is so worth it at Sea World and Aquatica for the quick serve options! Keep in mind that not all dining locations within the parks are included.

#5—Epcot's Guardians of the Galaxy is still on virtual que reservations only! Book early that day...one of Disney's best rides ever!

#6—Sometimes we think that our children need to see it all in one vacation...no, they don't! Our tweens loved the resort days as much as the park days. A balance of relaxation and excitement is necessary in any trip!



Happy New Year from
HARBOR RIDGE
PO BOX 725
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Club Interval Gold

Owners can convert their Interval memberships to Club Interval Gold points-based memberships for \$495. The inventory transparency is so helpful when booking your next vacation. Feel free to call Annette to determine if Club Interval Gold is right for you. Owners of both a peak and off peak week, who exchange every year, should definitely consider Club Interval Gold.

Club Interval Gold members should deposit 120 days in advance to get their full point value!!!

**It's That Time of Year...
Maintenance Fees are Due!**

Maintenance fees were due January 1 for all float owners and fixed week owners of Weeks 1-26.

Should you need payment arrangements, call us toll free at 866-384-0231 or email us at info@harborridge.com to avoid late fees and interest.

We are very willing to work with our owners, so everyone can take their well-deserved vacations.



I wonder if fiber optic internet is available at Harbor Ridge?



Fiber was recently run up the Freeman Ridge Road, and the resort has connected to it!



*That's great news!!!
On some of these bitterly cold days, I just might need to work remotely inside as the snow flies outside!
I know, I know!! Less work and more play while I am vacationing!!!*