

**PRESIDENT'S REPORT:**

The Annual Meeting for GHCA will be held at the Grand Harbor Clubhouse on Monday, November 10<sup>th</sup> at 3:30 pm. A meeting notice, with a link to online attendance, has been emailed to all residents. This meeting will include a review of the past year's activities and the coming year's budget as well as introducing two new Board members after the ballots are counted and election is completed. Voting is already in process, and I urge all neighborhood Presidents to cast their votes, for two of the three candidates.

At the recent Board meeting, a new Firearms and Weapons policy was adopted. It is included in the Security Committee Report below. This policy was adopted as a result of the change in Florida's policy on "open carry" of firearms

The roundabout at Harbor Village Drive has new and more visible markings and signs to indicate that drivers must bear to the right around the circle. Please do not cut the corner – follow the arrows. This is a serious safety issue to avoid any accidents at the junction.

We are also looking into speed detection devices in an effort to get all vehicles to obey the speed limits in our community, particularly along Via Marabella to and from the 53<sup>rd</sup> Street gate. Please keep your speed to 25mph and remind visitors and vendors that they should also pay attention to our speed limits.

**A R CHOICE MANAGEMENT REPORT:**

**Sidewalks:**

Additional sidewalk repairs will commence shortly. Following completion of these repairs, a full inventory of remaining areas requiring replacement will be conducted, and bids will be solicited accordingly.

**Memorial Benches & Lighting:**

All new memorial benches have been installed along Pond 16, and the light fixture at the pond has been replaced.

**Sod Replacement:**

New sod will be installed in areas where the previous sod did not establish following the pond project. Installation will occur in phases to ensure proper coverage, watering, and viability.

**General Updates:**

Most ongoing management responsibilities are addressed in other committees and project reports, as management works closely with the Board and all committees to coordinate tasks and ensure timely completion of operational priorities.

**CABLE CONTRACT COMMITTEE:**

The Committee is in the final stages of contract review. It is expected that a final decision on the service supplier will be made in the next couple of weeks.

## **NOMINATING COMMITTEE REPORT:**

At our Board Meeting on October 28<sup>th</sup>, the three candidates seeking election to the 2 open seats on the GHCA Board gave brief overviews of their backgrounds, skills and reasons for running. The candidates are Roy Collins, Mary Potter and Dave Zansitis. The voting process is underway. Each HOA President should cast a vote for two of these candidates. The results of this election will be announced at the Annual Meeting on Monday, November 10<sup>th</sup> at 3:30PM. The meeting will be held in the main dining room at the Grand Harbor Clubhouse. It will also be available online as a webinar. The link has been distributed to all residents through email.

## **TREASURER'S REPORT:**

September brought a settlement to the legal actions between GHCA and the Developer. The community received funds that exceeded the developer receivable that we have been carrying by \$195,000. Thus, our income statement shows this as "Misc. Income" to our Deferred Maintenance Fund.

Our Operating Budget for the month shows revenues exceeding expenses by \$35,000. Much of this amount results from Security accounts, positive by 27k, where GHO special security detail payments caught up this month. Repairs and Maintenance accounts were \$11.4k to the good while Landscaping accounts exceeded plan by \$4.3k.

Year to date, the Operating Budget has revenue exceeding expenses by \$29,000. This relates to a Year-to-Date plan of \$3,214,688. Significant YTD overages are \$40k for Security, and Utilities of \$10k. Better than plan accounts include Total Landscape Maintenance \$35k under and Total Repairs and Maintenance \$25k under plan.

We have spent \$640,000 so far this year on Storm Water Pond Remediation and \$64,000 for sidewalk repairs. These come out of the Deferred Maintenance Fund. We have also spent \$15,000 for a pavement assessment from our Replacement Fund.

### **Funds Balances – 9/30/2025**

Operating Fund	\$168,298
Road Replacement Fund (mostly in CDs)	\$519,902
Deferred Maintenance Fund (Before Loan Payoff)	<u>\$998,609</u>
Total	\$1,686,809
Loans Outstanding	\$2,810,737
Funds available in Letter of Credit	\$500,000

On October 15, 2025, we were able to pay off our \$1 Million loan (7.56% interest rate) utilizing funds from a settlement with the developer and our existing fund balance. This will reduce our annual loan repayment costs by over \$110,000.

During the October 28, 2025, Board meeting the budget for 2026 was approved. Details of the approved budget will be on the GHCA website shortly.

## **INFRASTRUCTURE COMMITTEE REPORT:**

### **Ponds:**

Recent rains reinforce our need to increase water storage capacity for flood control, and with our summer drought, our need for more water for irrigation. We plan to replace dead sod areas along pond banks restored over the summer. It will be done in stages and not all at once.

The yellow turbidity construction boom across Pond 16 (Aqua Range) will be removed and replaced with a boom designed specifically to capture golf balls. The purpose of the boom is to prevent balls from floating into the area where we have recently planted littorals. The new boom is black to blend in better with the pond. The boom needs to stay in place until the littoral plants have taken hold and are growing vigorously.

### **Estuary:**

After reviewing the additional data needed to complete our permit application required by the Florida Department of Environmental Protection, we decided to withdraw our application and resubmit it after we have the required data. Our consultants provided for the 2026 budget a cost estimate to obtain the required data. The additional data required is extensive and requires field work to obtain. As a result, it is unlikely we will be able to resubmit our application and have it approved in time for work to be done in the estuary in 2026. We now anticipate the first stage of our work to begin in 2027.

### **Roads:**

As noted in our previous newsletter, a detailed analysis of pavement conditions has been performed for over 400 road segments that comprise the Grand Harbor and Oak Harbor 21-mile road network. Subsequently, our consultant has given us estimates on treatment costs to extend the life of the 7+ miles of roads specific to GHCA's ownership and responsibility.

As a next step, GHCA will sponsor a meeting with neighborhood HOA's to share and explain how to use the road data collected for roads owned by each HOA. The data will be helpful to HOA's in making decisions about alternative treatments, associated costs, and alignment with financial road reserves.

### **SECURITY COMMITTEE REPORT:**

The security committee is in the process of discussion with our security company, St. Moritz, for renewal of their contract for 2026. The contract expires annually and typically the only cost increase is to account for increase security guard wages. We are currently anticipating completing a contract renewal in November.

Similarly, our 3-year contract with ABDI, our security software provider, expires at the end of February 2026. ABDI provides our operating software and the website and APP we currently use for visitor access. We have been discussing gate access system alternatives with them to see how we can better utilize the ABDI platform and to make visitor access simpler while improving secure access. We need to make a decision on this contract before the end of January, or it will automatically renew.

In regard to the new gate GHO has proposed to install along Via Marbella Boulevard to be used during the rest of the build out of the eastern portion of the Reserve neighborhood, they have submitted an application to Indian River County for review. This new gate will be temporary only until such time that GHO completes the majority of the homes in the Eastern part of the Reserve and moves the sales office to the western part of the Reserve. We understand that this will likely cause some inconvenience to some residents and visitors using the Via Marbella entry due to the two gates they have to pass through. However, for the time being, this will be necessary to help prevent unauthorized access into Grand Harbor.

Another ongoing issue has been the increasing amount of traffic that is exceeding our posted speed limits within Grand Harbor. This has become an increasingly dangerous issue and there have been several instances where individuals and pets have been endangered by speeding vehicles. Given the number of pedestrians, bicycles, golf carts, etc. using our streets, we feel that action is needed to try to enforce the speed limits.

As a first step, we are going to explore the installation of Radar Speed Signs at locations throughout the complex. Most of you are familiar with these as they are utilized by law enforcement in many communities to try to control speeding traffic. These signs monitor the speed of approaching vehicles and flash the speed of the vehicle to warn individuals that they are speeding. We are hopeful that this approach may be helpful in advising individuals to slow down when driving through Grand Harbor.

As a result of recent changes to Florida State law regarding the “open carry” of firearms, and to keep step with policies being implemented by the GH Golf and Beach Club, GHCA is adopting its own policy in regard to “open carry” of firearms within the common areas of GHCA. The policy adopted at the GHCA October 28, 2025, Board Meeting reads as follows:

## **GHCA Policy on Firearms & Weapons in Common Areas**

### **Purpose**

The purpose of this policy is to promote the safety, security, and comfort of all residents and guests while using the Association’s common areas.

### **Scope**

This policy applies to all owners, tenants, residents, guests, invitees, and vendors while present in the common areas owned or controlled by the Association.

### **Policy**

#### **1. Prohibition in Common Areas**

- Firearms, other weapons, or replicas of weapons shall not be displayed, brandished, or openly carried in any of the Association’s common areas, including but not limited to:
  - Clubhouses, meeting rooms, and fitness facilities
  - Pool decks, recreational areas, and playgrounds
  - Walkways, parking lots, and landscaped grounds

#### **2. Private Units Not Affected**

- This policy does not restrict or limit the lawful possession of firearms within individual dwelling units, nor does it restrict transportation of firearms in vehicles, consistent with Florida law.

#### **3. Exceptions**

- Law enforcement officers, licensed security personnel, and other persons authorized by law or by the Association for safety or security purposes are exempt from this restriction while performing their official duties.

#### **4. Concealed Carry**

- Residents and guests who are lawfully licensed under Florida law to carry concealed firearms may do so **only if the firearm remains concealed at all times** while in the common areas.

#### **5. Violations**

- Any violation of this policy shall be considered a breach of the Association’s Rules & Regulations and may result in enforcement action, including fines, suspension of common area use rights, or other remedies as permitted under Chapter 720, Florida Statutes, and the Association’s governing documents.

### **Effective Date**

This policy is effective upon adoption by the Board of Directors and shall remain in force until amended or repealed.

### FINAL NOTE:

This is my last newsletter for GHCA. This monthly report on the various activities was started by Jeff Caso, our former President. Thanks to Jeff for setting the standard in reporting GHCA activities, in addition to his great leadership in our transition from Developer control. I would also thank all the Board members that I have worked with over the past 4 years for their support, guidance and involvement. There have been many other residents with skills, talent and knowledge that have contributed their time to both formal Board Committees and other projects in the community. We all owe them our praise and thanks for their contributions as well.

Grand Harbor/Oak Harbor is a somewhat unique and very special development consisting of a diverse collection of homes and condominiums. These neighborhoods offer a variety of living choices for residents. Our master association, GHCA, which is now fully controlled by residents, is responsible for maintaining the common areas and overseeing the management of the community in accordance with the Declarations and the covenants that they prescribe. The GHCA Board is your governing body – all the best to them.

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