GHCA

GRAND HARBOR COMMUNITY ASSOCIATION

Resident controlled since December, 2020

GHCA Board Monthly Newsletter – November/December 2025
Photo courtesy of Bob Joy

PRESIDENT'S LETTER

First off, I want to thank everyone for welcoming me into my new position as President of the GHCA. I'm a full time resident who has lived here for 10+ years and have been deeply involved in the Grand Harbor club (Member of the team that took the Grand Harbor club over from Ichan, Membership & Marketing Committee Member) and community (HOA President of Sunset Cove/Trace, Board Member of Outreach, the Cleveland Clinic Eagle Society, and GHCA Board Member). I also have a very dedicated Board of volunteers that work tirelessly for our community.

Below I'll outline areas we will cover in this newsletter, in addition to the normal monthly updates:

- The GHCA Mission Statement
- Who is responsible for what
- How do the responsibilities of the GHCA differ from the Clubs and HOA's
- Where do we spend your money
- How are we organized and how do you contact us

The GHCA was controlled by the developers for 90% of the community's existence and it's only been since 2020 that the residents took control. It's important to understand that we have a vision for the future that will evolve with input from you, but much of our time and energy is fixing issues from the past. But know that we have a plan, and are already moving towards being in proactive mode thinking about the future of our community.

Thank you again and I'm proud to lead this effort and this incredible team.

Bob Porreca – President GHCA

OUR MISSION

Beauty · Value Preservation · Safety & Security · Communication · Transparency

- Support lifestyle by maintaining the ***beauty*** of the community through best-in-class landscape management and protection of the environment and local wildlife.
- Ensure we keep Grand & Oak Harbor relevant from an architectural perspective to maintain and grow the ***value*** of our homes.
- Maintain the highest standards of flood control ***safety*** measures through critical pond & estuary compliance practices.
- Ensure residents enjoy the highest level of ***security*** enabling us to live comfortably without the threat of intruders and wrong doers.
- Continue to be the financial steward of the $5M budget, with tight controls, full ***transparency*** and reporting.
- Manage the GHCA ***communication*** technologies, such as the website/community portal, and help develop a comprehensive HOA technology & communication plan.
- Strengthen constructive ***relationships*** with GH and OH clubs, the Marina, GHCA's HOA communities, and community resources that residents rely on that recognizes our community as a connected enterprise.

WHO IS RESPONSIBLE FOR WHAT?

In our community we have three main entities that all make up this wonderful and beautiful community. Sometimes we ask ourselves, who is responsible for what? Below we provide a simple graphic to show the three main entities and what they are each responsible for in the community.

The Three Main Entities in Our Community

01 – GH Community Association

- Fountain, Landscaping, Trees, Irrigation, Utilities
- Roads, Signs, Street Lights, Sidewalks and Bridges
- Storm Water Management Systems – The Estuaries & Network of Ponds
- Security

02 – Grand & Oak Harbor Clubs

- Clubhouses
- Beach Club
- Golf Courses
- Tennis Complex
- Bocce Courts
- Club Pools
- Croquet

03 – Individual HOA's (45)

- Individual Homes
- HOA Land & Buildings
- Community Pools
- Private Roads
- Private Clubhouse *(River Village)*

Where do we spend YOUR MONEY?

Each month we report on key financial data in our monthly board meetings but here we will provide a high level view of where the GHCA spends your money. Below is the breakdown of our operations budget, where we also need to reserve for deferred maintenance and roads which are not included in the numbers below:

To learn more check out the GHCA Handbook highlight the link below and copy and paste it into your browser to access::
https://ghca.online/wp-content/uploads/2025/03/GHCA-Handbook-3_15_2025.pdf

ROLES & RESPONSIBILITIES

CHAIRPERSON APPOINTMENTS

INFRASTRUCTURE – Spencer Joyner

Environmental Monitoring, Stewardship and Planning for compliance

- Ponds/Estuary Plan & Compliance
- Roads, Sidewalks, Bridge & Tunnels
- Outreach to Grand Harbor Audubon, other charities

MODIFICATIONS – Mary Potter

Safeguard the original vision and design intent of Grand & Oak Harbor

- Application Review and Approvals
- Modifications Rules and Resident Handbook
- Collaboration/Coordination with GH, OH Clubs and Marina

SECURITY – Roy Collins

Continuous improvement to community safety and security

- Guardhouses/Gates, Security Team
- Speeding
- Low Speed Vehicle Compliance

FINANCIAL MANAGEMENT – Curtis Strom

Prudent management and oversight of the GHCA's finances, fostering transparency and accountability to benefit all members of the community

- Budgeting
- Bill Pay
- Interface with Financial Institutions for Loans & Lines of Credit

NEW CONSTRUCTION – Bob Joy

New Construction Standards

- Oversight and approval responsibility for all new residential construction within the community

CABLE & INTERNET – Bob Porreca

Seamless Transition of our Cable & Internet Services

- Construction Management
- Installation, Set Up & Equipment Training
- Resident Support and Customer Service

A.R. CHOICE MANAGEMENT

Their role includes the hands-on, day-to-day operational management that keeps GHCA functioning smoothly and looking its best.

Their responsibilities include:

- Daily community oversight to ensure the property is well-maintained, clean, and operating efficiently
- Coordinating and supervising contractors and vendors to ensure quality performance, competitive pricing, and timely completion of work
- Identifying opportunities for improvements throughout the community to enhance aesthetics, functionality, and long-term property values
- Managing repairs and maintenance needs, from routine issues to larger project coordination
- Supporting the Board of Directors and community committees, providing guidance, compliance oversight, and administrative support for all association matters
- Facilitating communication and transparency to keep owners informed and engaged

Community association management involves overseeing the essential operations of a homeowners' association, including maintenance, budgeting, vendor oversight, statutory compliance, meeting preparation, and owner communication. The goal is to protect property values, maintain community standards, and create a well-organized, beautiful, and enjoyable place to live.

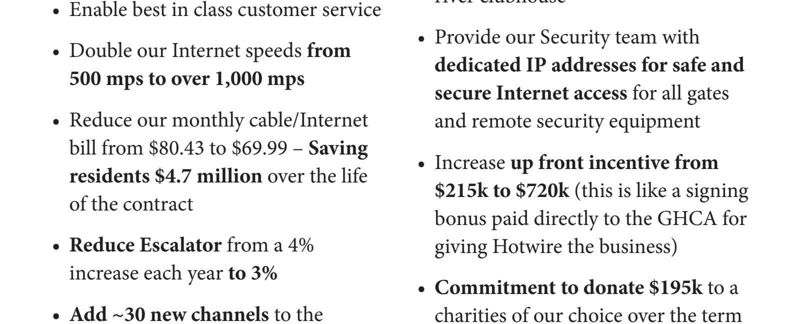


Photo courtesy of Bob Joy

Committee Report

CABLE & INTERNET

We are pleased to update the residents that we have entered into an agreement with Hotwire to provide our cable and Internet services starting in December 2026. The Committee has worked hard over the past 9 months to perform the due diligence necessary to make this important change. Beginning shortly, we will begin a communication plan to ensure all residents are fully informed and to understand the residents' experience through the transition period. Below we will highlight the key reasons for this important change.

- Build an infrastructure for the future with **state-of-the-art Fiber Optics**
- Enable best in class customer service
- Double our Internet speeds **from 500 mps to over 1,000 mps**
- Reduce our monthly cable/Internet bill from $80.43 to $69.99 – **Saving residents $4.7 million** over the life of the contract
- **Reduce Escalator** from a 4% increase each year **to 3%**
- **Add ~30 new channels** to the cable lineup
- Upgrade equipment in the house and enable residents to **take the service with them on the road,** to a second home, etc.
- Add **"common area" Wi-Fi** to the community pools and the river clubhouse
- Provide our Security team with **dedicated IP addresses for safe and secure Internet access** for all gates and remote security equipment
- Increase **up front incentive from $215k to $720k** (this is like a signing bonus paid directly to the GHCA for giving Hotwire the business)
- **Commitment to donate $195k** to a charities of our choice over the term of the contract

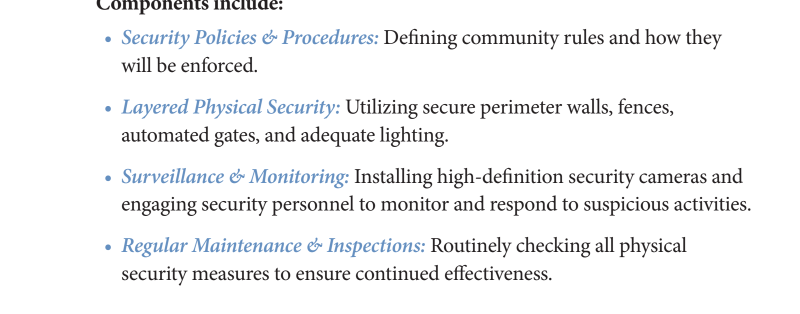


Photo courtesy of Bob Joy

Committee Report

SECURITY

Roy Collins was introduced as our new Security Committee Chairperson. Below is a synopsis of his plan for this critical component of our responsibilities.

- Announced a team to conduct a community security assessment
  - Stakeholders include GHCA, GH and Oak Harbor private clubs, the Marina, Indian County Sheriff's Office, Contract Security Service (St Moritz), SMEs
  - Intent is to identify security assets, potential threats, vulnerabilities, and countermeasures

  Components include:
  - *Security Policies & Procedures:* Defining community rules and how they will be enforced.
  - *Layered Physical Security:* Utilizing secure perimeter walls, fences, automated gates, and adequate lighting.
  - *Surveillance & Monitoring:* Installing high-definition security cameras and engaging security personnel to monitor and respond to suspicious activities.
  - *Regular Maintenance & Inspections:* Routinely checking all physical security measures to ensure continued effectiveness.
- By developing a thorough risk management plan, investing in layered physical security measures, and engaging residents through community safety programs, we intend to safeguard property values and enhance overall neighborhood well-being.
- Effective security is a multifaceted challenge that calls for a blend of policy, technology, and community involvement.

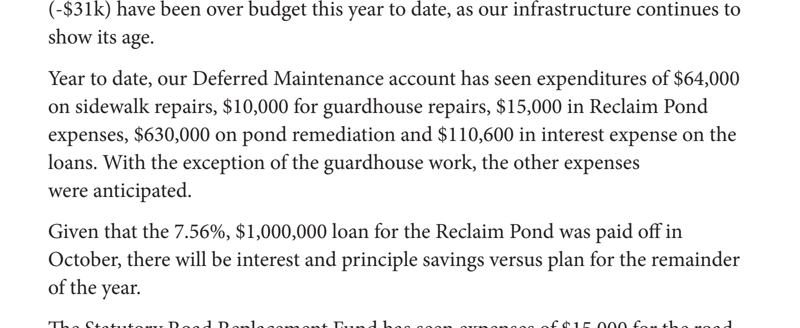


Photo courtesy of Bob Joy

Committee Report

TREASURER'S REPORT

The GHCA Operating budget looks good through the first 10 months of the year, with operating income exceeding expenditure by $151,800. Our operating expenses versus budget are also positive, $135,500. These numbers are positive for several reasons this year. $20,000 of this amount has come from the fact that we have not had any hurricane clean up or damage. We have also not had any serious surprises, so our contingency has not been drawn upon to any significant amount. Our lawn care budget is $52,000 to the good because we changed contractor midyear. Our mangrove trimming and invasive species lines are under budget by $90,000 year to date as we have been managing them aggressively. General maintenance (-$44k) tree replacement and pruning (-$18k) and irrigation repairs (-$31k) have been over budget this year to date, as our infrastructure continues to show its age.

Year to date, our Deferred Maintenance account has seen expenditures of $64,000 on sidewalk repairs, $10,000 for guardhouse repairs, $15,000 in Reclaim Pond expenses, $630,000 on pond remediation and $110,600 in interest expense on the loans. With the exception of the guardhouse work, the other expenses were anticipated.

Given that the 7.56%, $1,000,000 loan for the Reclaim Pond was paid off in October, there will be interest and principle savings versus plan for the remainder of the year.

The Statutory Road Replacement Fund has seen expenses of $15,000 for the road condition study.

Account Balances as of October 31, 2025:

Operating Cash	$230,609
Road Reserve (including CDs)	$523,682
Deferred Maintenance Fund	$92,330
Loans Outstanding	$1,814,773

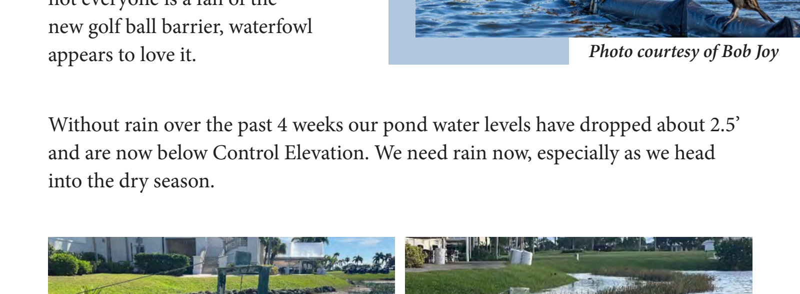


Photo courtesy of Bob Joy

Committee Report

INFRASTRUCTURE

Ponds

The yellow turbidity construction boom across Pond 16 (Aqua Range) was removed and replaced with a black boom designed specifically to capture golf balls. The purpose of the boom is to prevent balls from floating into the area where we have planted littorals. While not everyone is a fan of the new golf ball barrier, waterfowl appears to love it.

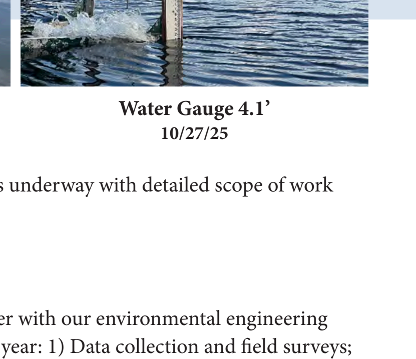


Photo courtesy of Bob Joy

Without rain over the past 4 weeks our pond water levels have dropped about 2.5' and are now below Control Elevation. We need rain now, especially as we head into the dry season.

Water Gauge 1.7'
11/22/25

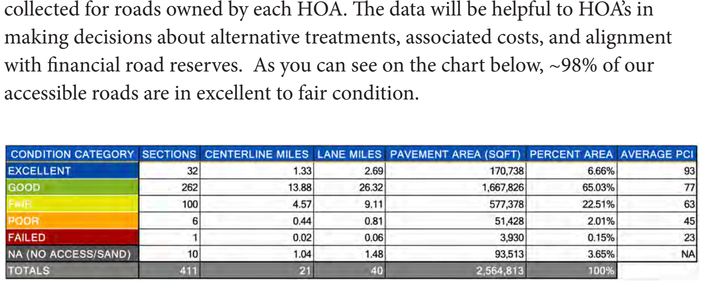
Water Gauge 4.1'
10/27/25

Planning for pond restoration in 2026 is underway with detailed scope of work discussions ongoing with contractors.

Estuary

The GHCA board approved a work order with our environmental engineering consulting firm to perform 3 tasks next year: 1) Data collection and field surveys; 2) Design and engineering; 3) Permit application package development, submittal, and processing.

ESTUARY PLAN FOR 2026



Expect restoration work to begin 2027

To view the current Pond & Estuary Plan highlight the link below and copy and paste it into your browser to access:
https://ghca.online/wp-content/uploads/2025/02/GHCA-Ponds-and-Estuary-Plan-2025-Board-2_25_25.pdf

To view the Pond & Estuary FAQ highlight the link below and copy and paste it into your browser to access:
https://ghca.online/wp-content/uploads/2025/02/Pond-and-Estuary-FAQ-2_25_25.pdf

Roads

GHCA has scheduled a Zoom meeting with all Grand & Oak Harbor HOA's on December 11 at 1:00PM to share and explain how to use the road conditions 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. As you can see on the chart below, ~98% of our accessible roads are in excellent to fair condition.

CONDITION CATEGORY	SECTIONS	CENTERLINE MILES	LANE MILES	PAVEMENT AREA (SQFT)	PERCENT AREA	AVERAGE PCI
EXCELLENT	32	1.33	2.69	170,738	6.66%	93
GOOD	262	13.88	26.32	1,667,826	65.03%	77
FAIR	100	4.57	9.11	577,378	22.51%	63
POOR	6	0.44	0.81	51,428	2.01%	45
FAILED	1	0.02	0.06	3,930	0.15%	23
NA (NO ACCESS/SAND)	10	1.04	1.48	93,513	3.65%	NA
TOTALS	411	21	40	2,564,813	100%	

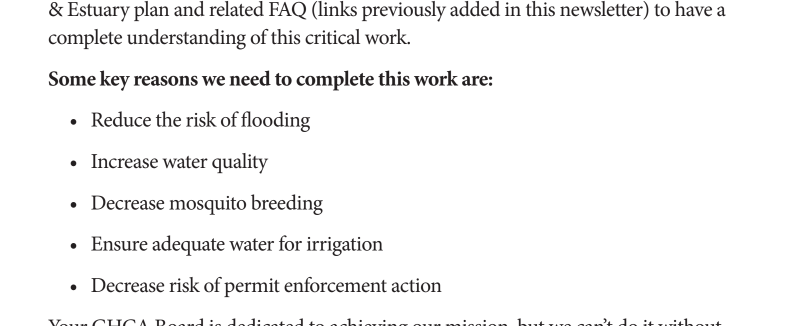


Photo courtesy of Bob Joy

FINAL NOTE

Just a couple of quick reminders:

- No dogs are allowed on the golf courses at any time.
- No personal golf carts (that are not street legal) are allowed on the roads at any time.
- No speeding - please respect the golfers, walkers, low speed vehicles, etc. and stay safe out there.

As many of you know, it's budget setting time for the HOA's. As we discussed over the previous months, critical work on the Ponds and Estuaries is beginning. The work will result in an increase in your HOA fees starting in 2026. I ask that you review the Pond & Estuary plan and related FAQ (links previously added in this newsletter) to have a complete understanding of this critical work.

Some key reasons we need to complete this work are:

- Reduce the risk of flooding
- Increase water quality
- Decrease mosquito breeding
- Ensure adequate water for irrigation
- Decrease risk of permit enforcement action

Your GHCA Board is dedicated to achieving our mission, but we can't do it without your help and input. Below, I provide an email address for you to contact us directly with questions and comments.

We thank you for your time to review this important newsletter and wish you all a Happy Holiday Season!

GHCA
GRAND HARBOR COMMUNITY ASSOCIATION
Member controlled since December, 2020

772.567.0808 | PORRECAR1@GMAIL.COM | GHCA.ONLINE
100 VISTA ROYALE BLVD. VERO BEACH FL 32962