



*GHCA Board Monthly Newsletter – April 2026
Photo courtesy of Bob Joy*

PRESIDENT'S LETTER

We hope everyone is enjoying the fantastic weather that spring brings here in South Florida. As the club, social and sports activities are beginning to wind down, many begin packing for the annual migration back North and West. We see many car carriers already loading up. While our community activity might start slowing down for some, the GHCA activity is just ramping up for our summer projects.

Work on the Ponds is scheduled to begin 4/6 on 1A and 4/20 on 16C. Pond 1A is next to Hole 17 of the Harbor Golf Course, just north of St Davids. Pond 16C is at the east end of the Golf Clubs Aqua Range, where golfers hit their practice shots. Below we will provide more details to set expectations on what will happen, when and where.

Hotwire is already hard at work with 435 units already wired (~30% of the community) and we have begun bringing fiber down the main roads this month. In the newsletter below we will outline some critical activities and dates as the project picks up speed, all heading to a switchover in late December.

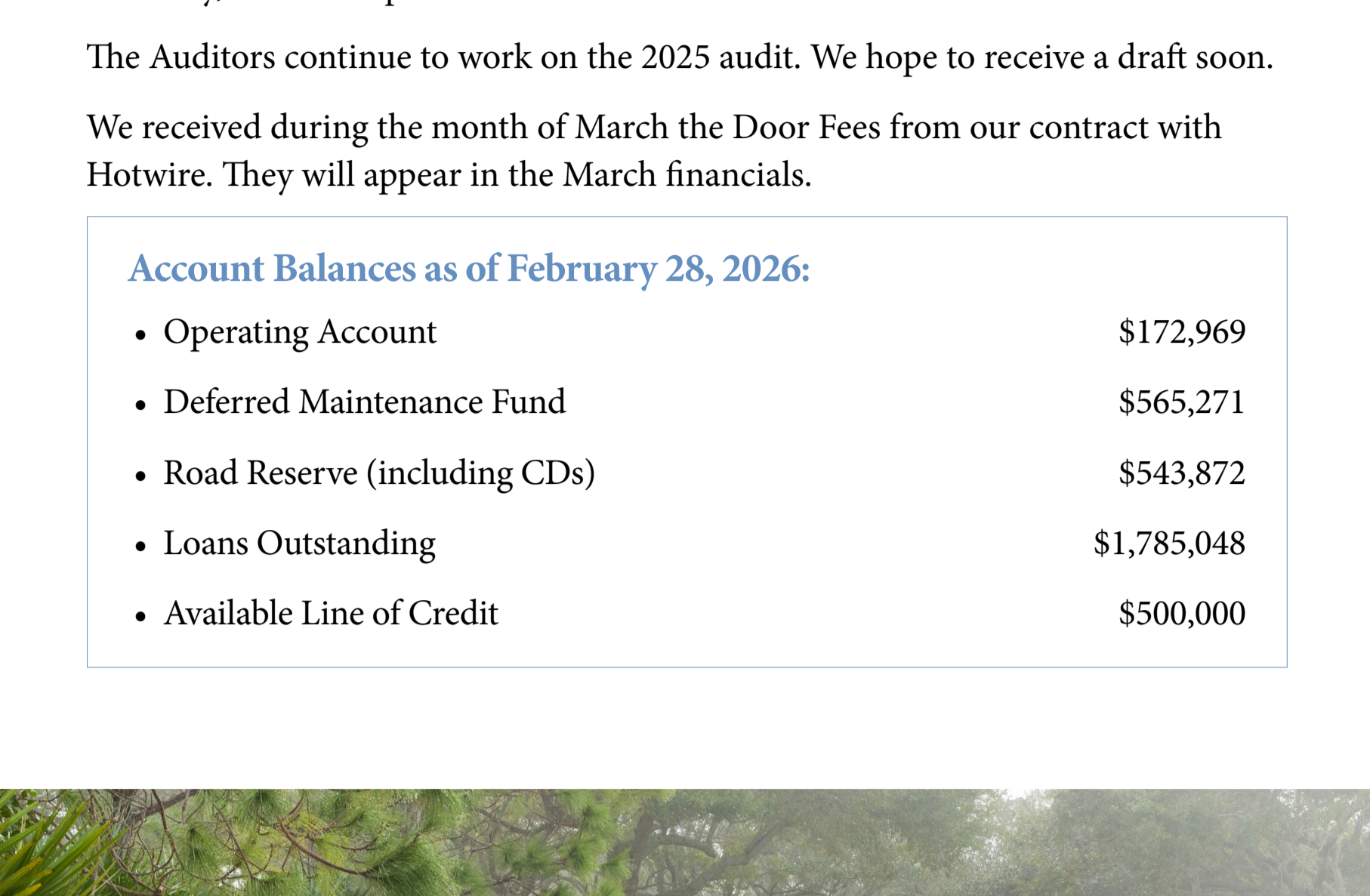


Photo courtesy of Bob Joy

Committee Report

TREASURER'S REPORT

February financials came in very much as expected. The income for the month and income for the year are both on plan.

On the expense side there were no negative deviations to the Operating budget for the month. Similarly, there were no year-to-date line items over budget. We have accumulated some operating cash through the first two months as the landscaping expenses are \$10,800 below plan for the month, and \$19,900 below plan for the year. This will change over the next few months as we will be needing to replace some landscaping that was damaged or killed by this winter's freeze.

The income for the Deferred Maintenance account has been on plan for each of the first two months of the year with the only expenses being monthly loan interest expense of \$6,158.

Income coming into the Road Replacement Reserve was \$4,168 for the month of February, with no expenses for the month.

The Auditors continue to work on the 2025 audit. We hope to receive a draft soon.

We received during the month of March the Door Fees from our contract with Hotwire. They will appear in the March financials.

Account Balances as of February 28, 2026:

• Operating Account	\$172,969
• Deferred Maintenance Fund	\$565,271
• Road Reserve (including CDs)	\$543,872
• Loans Outstanding	\$1,785,048
• Available Line of Credit	\$500,000

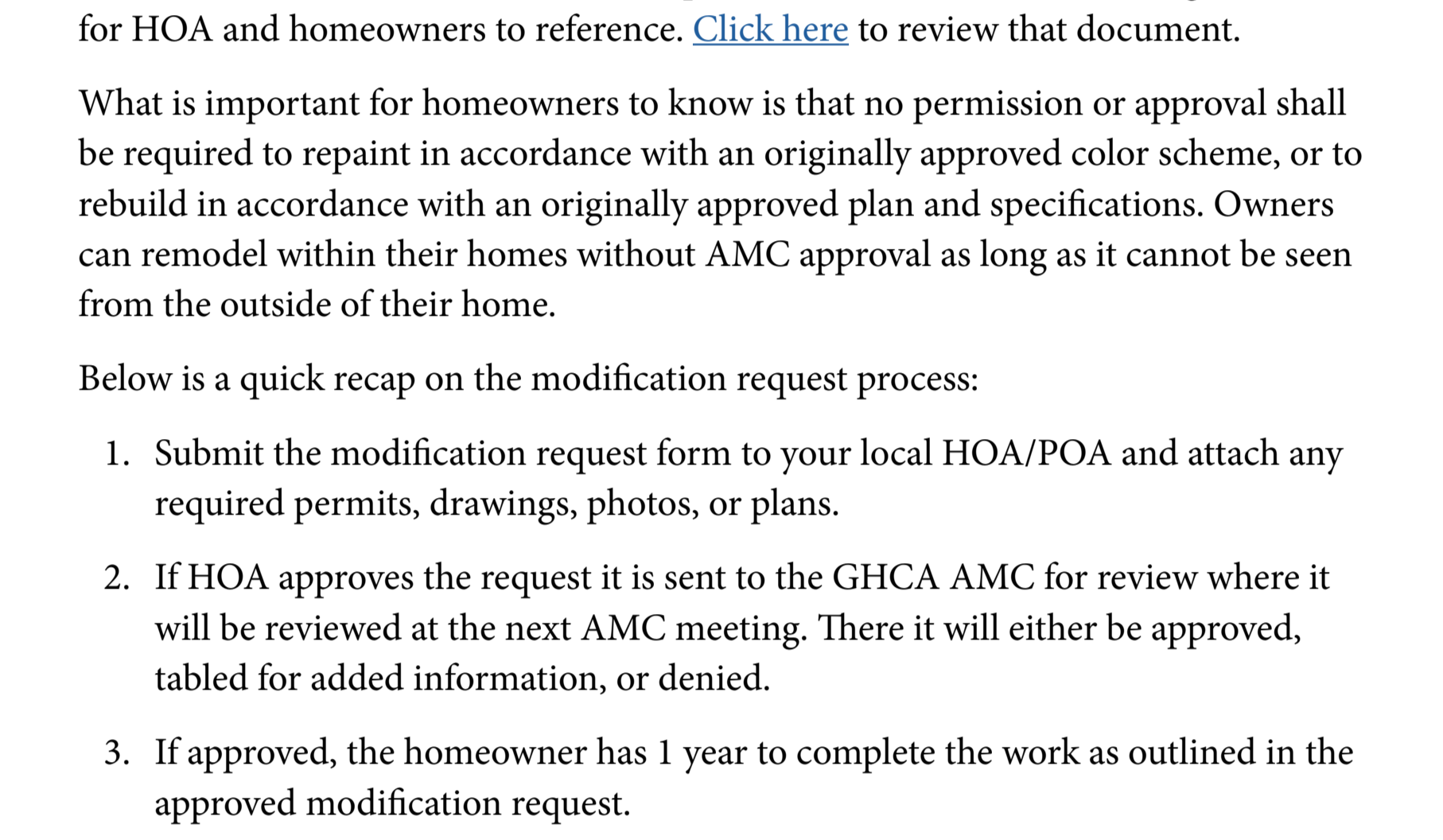


Photo courtesy of Bob Joy

Committee Report

SECURITY

The Security Committee hosted a Crime Prevention Through Environmental Design (CPTED) kick-off meeting with GHCA Board, Security Committee, IRC Sheriff's Department and AR Choice. This multi-phase community assessment, conducted by National Institute for Crime Prevention (NICP)-certified practitioners, will identify community threats, risks, and safety concerns for the Board to review for action.

The Committee also engaged with IRC Fire Prevention Bureau to schedule Fire and Life Safety Inspections in conjunction with CPTED assessment. Goal is to ensure that Grand Harbor residents are safe in their living spaces and that IRC Fire-Rescue has the tools necessary to accomplish their mission when out on a call in the Community.

We are also developing a focused community deterrence program in partnership with IRCS and Moritz Security Services to maximize security resources' visibility by conducting random community and scheduled direct patrols. The program will include speed warnings and the creation of a voluntary, digital neighborhood watch program.

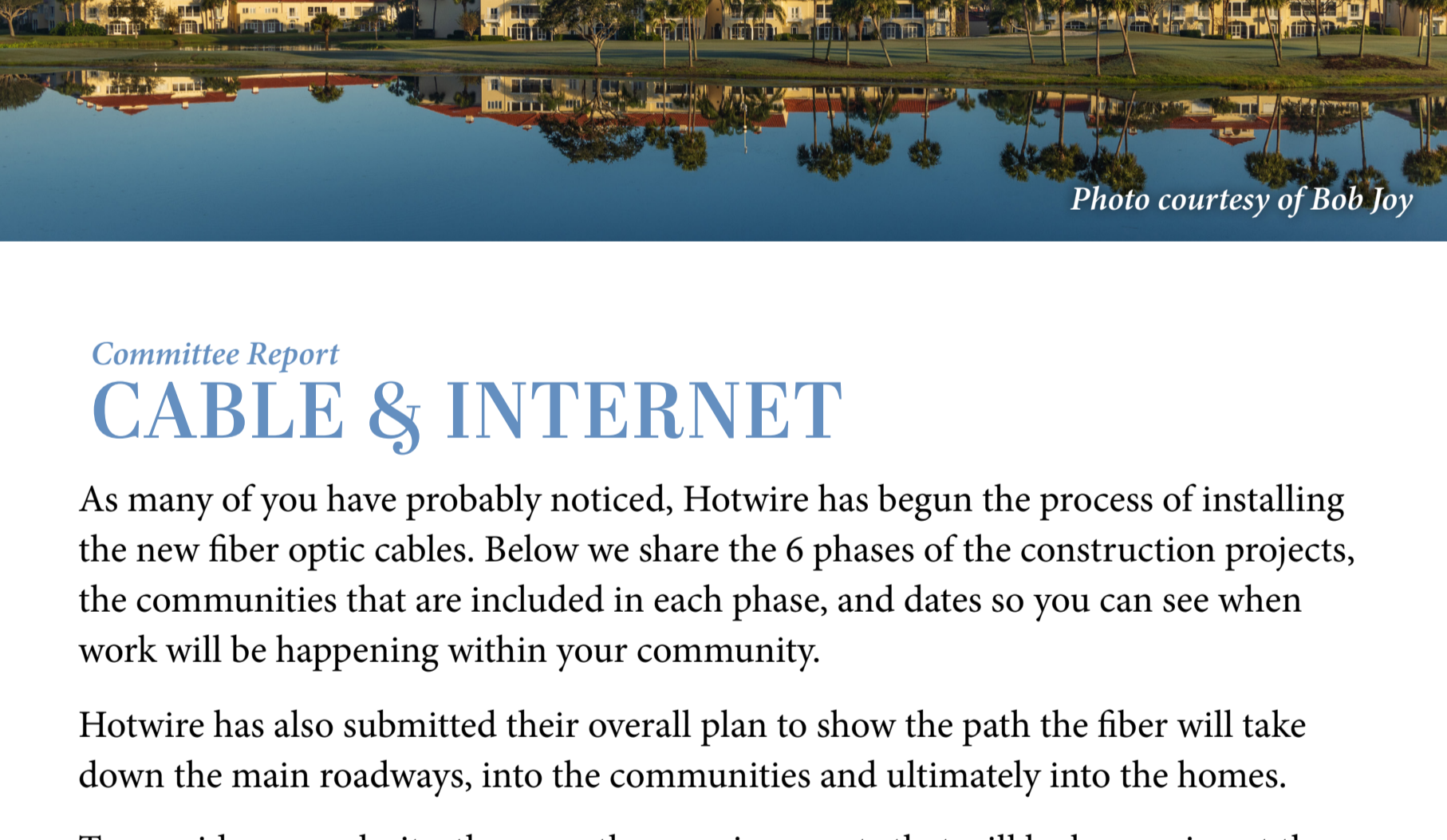
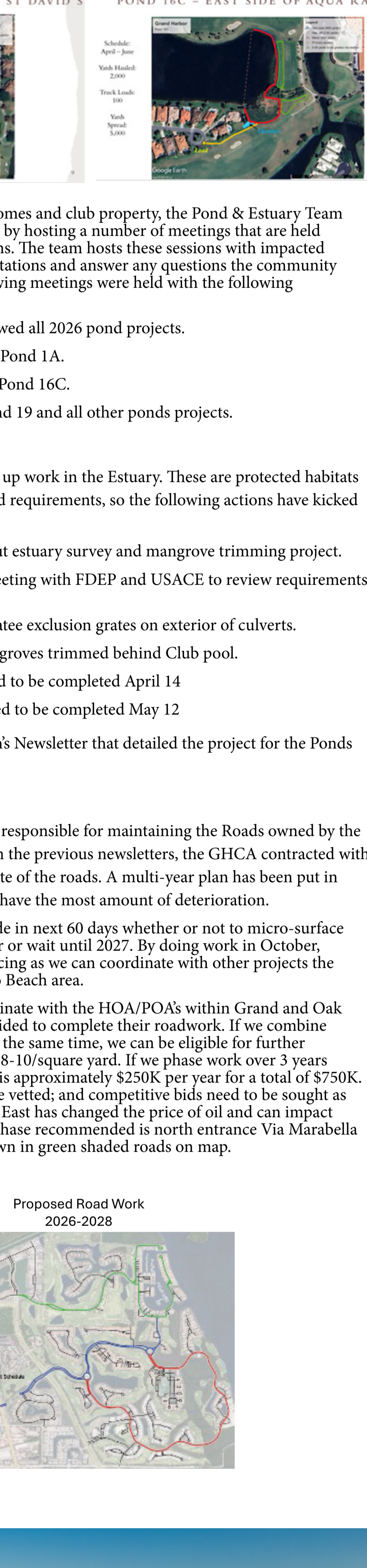


Photo courtesy of Bob Joy

Committee Report

MODIFICATIONS

As a refresher, the Architectural Modification Committee (AMC) has exclusive jurisdiction over modifications, additions, or alterations made on or to existing units or structures containing units and the open space, if any appurtenant thereto. The Modification committee has developed "Standards and Procedures" guidelines for HOA and homeowners to reference. [Click here](#) to review that document.

What is important for homeowners to know is that no permission or approval shall be required to repaint in accordance with an originally approved color scheme, or to rebuild in accordance with an originally approved plan and specifications. Owners can remodel within their homes without AMC approval as long as it cannot be seen from the outside of their home.

Below is a quick recap on the modification request process:

1. Submit the modification request form to your local HOA/POA and attach any required permits, drawings, photos, or plans.
2. If HOA approves the request it is sent to the GHCA AMC for review where it will be reviewed at the next AMC meeting. There it will either be approved, tabled for added information, or denied.
3. If approved, the homeowner has 1 year to complete the work as outlined in the approved modification request.
4. After the modification is completed, notify your HOA that it is complete and they will inspect it. If they approve, they will fill out the final form verifying completion according to original approved request and GHCA will certify the request as complete and file.

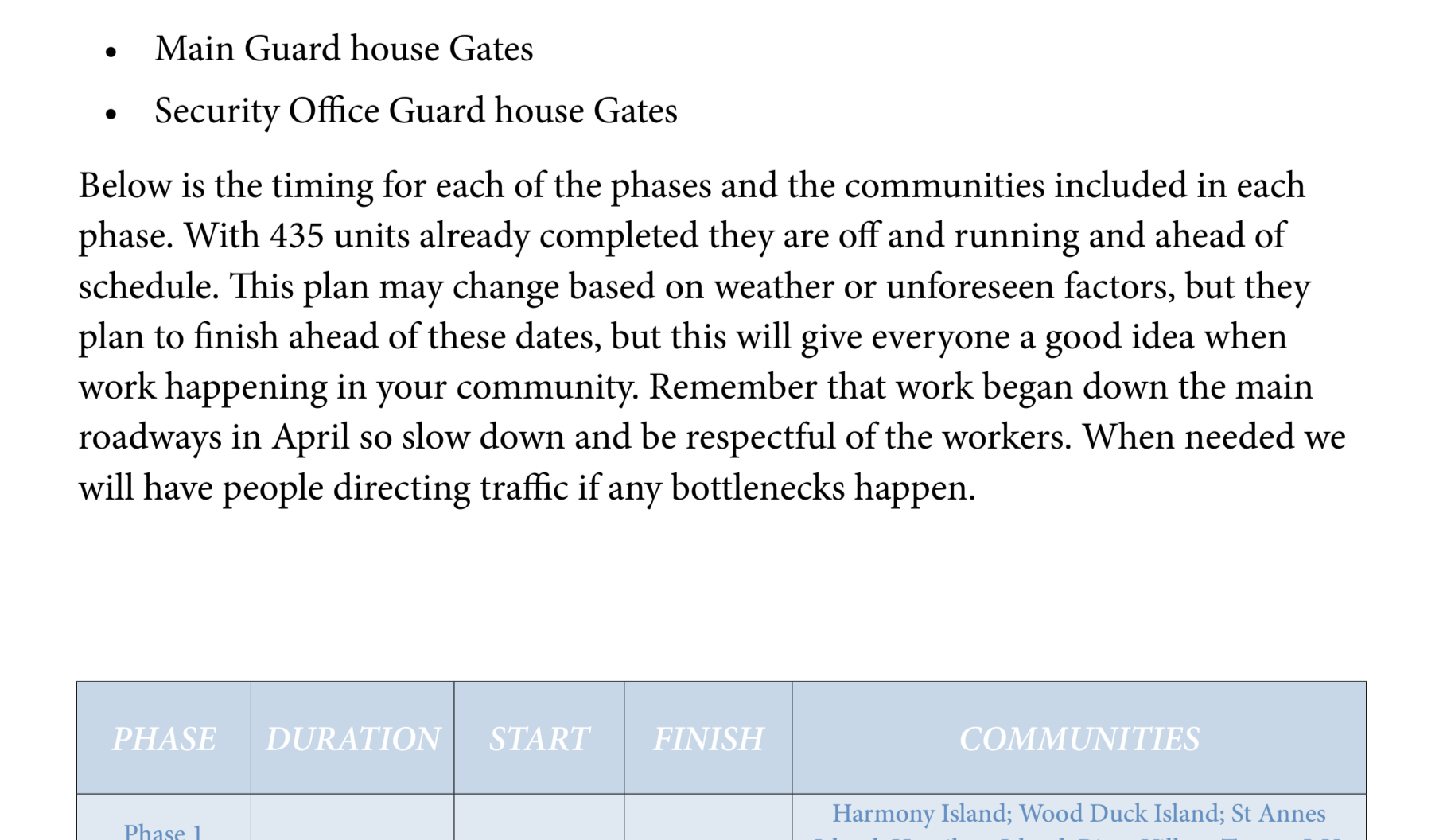


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Committee Report

INFRASTRUCTURE

Pond Activities

As mentioned above, the work on the Ponds and Estuary typically takes place in the spring and summer to minimize any disruptions in the community. We are quickly ramping up for this season with two contracts signed with Crosscreek Environmental authorizing work to begin on Pond Project 1A and 16C. Work is scheduled to begin 4/6 on 1A and 4/20 on 16C. See the images below to get an overview of where this work will be taking place.



Because this work is close to homes and club property, the Pond & Estuary Team ensures complete transparency by hosting a number of meetings that are held to review pond restoration plans. The team hosts these sessions with impacted communities to set clear expectations and answer any questions the community might have. Recently the following meetings were held with the following constituents:

- Grand Harbor Club reviewed all 2026 pond projects.
- St David's HOA reviewed Pond 1A.
- Coventry HOA reviewed Pond 16C.
- Oak Harbor reviewed Pond 19 and all other ponds projects.

Estuary Activities:

We are also beginning to ramp up work in the Estuary. These are protected habitats that require special permits and requirements, so the following actions have kicked off the process:

- Emailed all residents about estuary survey and mangrove trimming project.
- Held a pre-application meeting with FDEP and USACE to review requirements for estuary permits.
- Discovered need for manatee exclusion grates on exterior of culverts.
- Received a report on mangroves trimmed behind Club pool.
- Update of estuary expected to be completed April 14
- Sediment analysis expected to be completed May 12

[Click here](#) to review last month's Newsletter that detailed the project for the Ponds and Estuaries.

Roads:

The infrastructure team is also responsible for maintaining the Roads owned by the GHCA. As you may recall from the previous newsletters, the GHCA contracted with a firm to review the current state of the roads. The most amount of plan has been put in place to address the roads that have the most amount of deterioration.

- The GHCA needs to decide in next 60 days whether or not to micro-surface road sections this October or wait until 2027. By doing work in October, GHCA receives better pricing as we can coordinate with other projects the contractor has in the Vero Beach area.
- In addition, we will coordinate with the HOA/POAs within Grand and Oak Harbor that also have decided to complete their roadwork. If we combine efforts and do the work at the same time, we can be eligible for further discounts. Price range is \$8-10/square yard. If we phase work over 3 years starting this year the cost is approximately \$250K per year for a total of \$750K. These estimates need to be vetted; and competitive bids need to be sought as the conflict in the Middle East has changed the price of oil and can impact these numbers. The first phase recommended is north entrance Via Marabella and Marina Roads as shown in green shaded roads on map.

Roads

Proposed Road Work
2026-2028

Photo courtesy of Bob Joy

Committee Report

CABLE & INTERNET

As many of you have probably noticed, Hotwire has begun the process of installing the new fiber optic cables. Below we share the 6 phases of the construction projects, the communities that are included in each phase, and dates so you can see when work will be happening within your community.

Hotwire has also submitted their overall plan to show the path the fiber will take down the main roadways, into the communities and ultimately into the homes.

To provide some clarity, there are three main aspects that will be happening at the same time:

Home Inspections:

- In this step the Hotwire team inspects each condominium and home in Grand and Oak Harbor to determine the best path for the fiber to take, looking at the community as a whole, then onto the property/building and ultimately into the condominium or home. These inspections follow the same phases as outlined below. In many of our communities it won't be necessary to inspect every home. We have many communities where the homes are similar to each other, they may only need to inspect each "model" vs needing to enter every single home.

1 on 1 Consultations:

- In this step Hotwire connects with each homeowner to determine their requirements. Every resident will get equipment to enable 3 TV's and Internet. The Consultation looks at what homeowners may need beyond those included services. They may want to upgrade with Premium Channels, higher internet speeds, a land line phone, extra equipment to enable additional TV's, etc. You can [click here](#) to review the "Rate Sheet" to see what additional services are available and how much they cost. You should also take an inventory of all the devices that you have that are connected to your wireless internet. Garage doors, thermostats, Alarm systems, appliances, computers, tablets, phones, etc. These 1 on 1 consultations can be done in person or remotely. It's not critical that you be home to complete the Consultation, but the Consultation will need to be completed before installation can take place because Hotwire needs to know exactly what they will be installing when we get to that phase.

Installations:

- This is when the final path into the home and equipment placement is determined, any wiring is completed, the equipment is set up, tested and working. The installation will also include training and tutorials on how to use all the new equipment. They will also ensure that all your wireless devices are up and running. There will be plenty of training after the fact, but these tutorials will get you up and running.

[Click here](#) to review the four phases of the overall project that we covered in previous newsletters.

Hotwire has already been making tremendous progress and has already wired 435 units in Grand & Oak Harbor. That represents ~30% of the community. Most of this wiring has taken place in the various Condominium buildings as they need to pull the fiber through the conduits and bring the fiber to each unit. The HOA Presidents have played a critical role in scheduling and helping guide this process. We have gotten excellent feedback from the communities completed and work continues rapidly and smoothly. These completed units are not working yet because the main fiber down the roadways is just getting started. But for those units no more work is needed in the buildings, just bringing fiber to the building which is beginning now.

The following condominiums and common areas have been wired:

- Harmony Island (183)
- Mayfair House (12)
- Camden House (24)
- Caldicott House (24)
- Somerset House (30)

Next Condominiums to Be Completed:

- Riverview Towers I-V started 3/25 (30)
- Harbor Village started 3/30 (73) Camden House (24)

Common Areas Completed:

- Harmony Circle pool
- Harmony Circle community building
- Main Guard House
- Security building Guard House
- Oak Harbor Guard House
- Oak Harbor Clubhouse
- River Village Clubhouse
- St. Davids Pool
- Oak Harbor Gates
- Main Guard house Gates
- Security Office Guard house Gates

Below is the timing for each of the phases and the communities included in each phase. With 435 units already completed they are off and running and ahead of schedule. This plan may change based on weather or unforeseen factors, but they plan to finish ahead of these dates, but this will give everyone a good idea when work happening in your community. Remember that work began down the main roadways in April so slow down and be respectful of the workers. When needed we will have people directing traffic if any bottlenecks happen.

PHASE	DURATION	START	FINISH	COMMUNITIES
Phase 1 (379 Units)	61 Days	3/25	5/20	Harmony Island; Wood Duck Island; St Annes Island; Hamilton Island; River Village Towers I-V; Laguna Village and St Andrews Island
Phase 2 (272 Units)	47 Days	5/21	7/24	St James Island; St Elizabeth Island; Coventry Island; Newport Island; St Margaret's Island; St Catherine's Island; Caldicott House; Mayfair House; Somerset at Oak Harbor and Camden House
Phase 3 (101 Units)	27 Days	7/27	8/12	The Falls
Phase 4 (219 Units)	26 Days	8/13	9/17	St Davids Island; Victoria Island; St Josephs Island; St Phillips Island; St Georges Island
Phase 5 (235 Units)	36 Days	9/18	10/6	Marina Village I-II; Marina Village Circle; Harborside I-V; River Village; North Harbor Village; Harbor Point; Harbor Island; Harbor Links; Osprey Pointe and River Pointe
Phase 6 (137 Units)	33 Days	10/7	11/20	The Reserve; River Club; Sunset Cove and Sunset Trace

Hotwire has also opened up an e-mail box for residents that have any questions related to the project. This email box is closely monitored by Hotwire so let's all begin using this as a way to get our Hotwire questions answered:

grandharbor@hotwiremail.com

CLOSING REMARKS

We are a growing community and with that we will have some growing pains. Major projects like the Pond & Estuary work and the Transition from Comcast to Hotwire can cause short term disruptions but offer long term benefits. The GHCA Board would like to thank all our residents for the patience everyone has exhibited and respect for all the workers completing these projects.

Work on our new website has been progressing well. We have a development site up and running and will keep all residents informed of progress and when it can be accessed. The current website of GHCA.Online is still active if you are looking for any documents or information.

Remember that personal golf carts are not allowed on the roads and sidewalks, and street legal vehicles need to be registered with the GHCA. The Grand Harbor Golf Club has also had some instances where street legal vehicles were parking in prohibited areas. If you use a street legal golf cart and park at the Club, please use the designated parking spots.