

Harbor Lights Estates Homeowners Association

Annual Membership Meeting Minutes

June 20, 2026

Present: Paden, Miller, Stark, Oldham, Putnam, Ball, Marsik, Warner
Proxies: Spencer, Banks, Montgomery

There being a quorum, the meeting convened at 6:30pm

1. Election of officers: Jennifer and Heather volunteered to continue as President and Vice Present, and were elected.
2. Treasurer's report from Maren Stark.

HOA insurance again increased in price from \$800 to \$1100 annually. The initial increase was larger from the previous company, but Maren found a better price with Philadelphia Insurance.

PSE cost for the entry street light has also increased from about \$18 to about \$20 per month.

A new landscaper was hired for about \$200 per month, only during the mowing season.

During the last fiscal year we have received \$4,114.82 in HOA dues, and expenses totaled \$2,843.86. Total dues owing is \$2,280.00. The current savings account balance is \$12,800.13. The current checking balance is \$3,396.61.

We weighed the pros and cons of using Zelle vs Venmo options for paying dues. Venmo incurs a 3% fee and takes a few days to complete. Zelle incurs no charge and transfers instantly, including the name of the sender in the bank deposit record. The membership agreed that we should use Zelle only in the future, and continue payment by check or cash as options.

3. ACC committee. Heather Paden and Barry Miller are the current members. We need a minimum of three, two should be officers. Maren Stark and Tim Putnum volunteered to join.

Jennifer Miller noted that the cedars along the entry had been limbed up and the refuse along with dead arborvitae had been piled above the pond. The county came and cleaned it up, chipping and spreading the debris and leaving a "No Dumping" sign. So we need to not leave cut materials there in the future.

Shrubs and dead trees in the entry area need attention. A small work party is needed sometime this summer.

The fence near the entrance must also be addressed. The wood is partially decayed and should be repainted OR replaced. Vinyl material was not recommended as it is more expensive. Further research on vinyl vs wood replacement to be conducted by ACC members.

Cracking in the road has been observed at certain locations. The question was raised over scope of responsibility for addressing the repairs: Does repair fall under the county or HOA? Jennifer will investigate.*

In addition, speeding is an issue. In the past the county has denied permission to install a speed limit sign. Jennifer will investigate.**

4. Lance Oldham (2217) mentioned that they have a lot of 2" to 6" river rock and also white decorative rock to give away. Interested homeowners should contact the Oldhams.

There being no further business, the meeting was adjourned.

Bryan Ball, Secretary

*7/7/26. Jennifer confirmed that Steamboat Loop is a county road and learned that the roads crews have been working on sealing in this general area. She entered a Kitsap1 request that the cracks in the road be sealed and also mentioned the broken rim of the water main cover in the entryway. 7/11/26. She received confirmation from the county that they will check both the road and the entry water main cover.

**7/7/26. Jennifer spoke with Aaron, Kitsap County Roads, and they discussed where most speeding was and where sign(s) might go. The Kitsap "signs group" followed up, reporting that use in the loop is primarily by residents and that the county therefore doesn't install speed signs, (and also that speed limit signs are not actually very effective). They are not accepting more applications for speed bumps due to lack of funding. Jennifer asked about those little fluorescent child playing signs, and he thought they might be helpful in front of specific houses. They said the best approach is to talk to speeders and/or parents of speeders.